

PHA 5-Year and Annual Plan	U.S. Department of Housing and Urban Development Office of Public and Indian Housing	OMB No. 2577-0226 Expires 4/30/2011
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1.0	PHA Information PHA Name: <u>Biloxi Housing Authority</u> PHA Code: <u>MS005</u> PHA Type: <input type="checkbox"/> Small <input type="checkbox"/> High Performing <input checked="" type="checkbox"/> Standard <input type="checkbox"/> HCV (Section 8) PHA Fiscal Year Beginning: (MM/YYYY): <u>01/2012</u>					
2.0	Inventory (based on ACC units at time of FY beginning in 1.0 above) Number of PH units: <u>842 (-50 Non-ACC Units)</u> Number of HCV units: <u>621 (-60 VASH)</u>					
3.0	Submission Type <input checked="" type="checkbox"/> 5-Year and Annual Plan <input type="checkbox"/> Annual Plan Only <input type="checkbox"/> 5-Year Plan Only					
4.0	PHA Consortia N/A <input type="checkbox"/> PHA Consortia: (Check box if submitting a joint Plan and complete table below.)					
	Participating PHAs	PHA Code	Program(s) Included in the Consortia	Programs Not in the Consortia	No. of Units in Each Program	
					PH	HCV
	PHA 1:					
	PHA 2:					
	PHA 3:					
5.0	5-Year Plan: Complete items 5.1 and 5.2 only at 5-Year Plan update.					
5.1	Mission: State the PHA's Mission for serving the needs of low-income, very low-income, and extremely low income families in the PHA's jurisdiction for the next five years: The Housing Authority's mission is to serve the needs of low-income, very low-income and extremely low-income families in the PHA's jurisdiction and to (1) increase the availability of decent, safe and affordable housing in its communities; (2) ensure equal opportunity in housing; (3) promote self-sufficiency and asset development for families and individuals; and (4) improve community quality of life and economic viability.					
5.2	Goals and Objectives: Identify the PHA's quantifiable goals and objectives that will enable the PHA to serve the needs of low-income and very low-income, and extremely low-income families for the next five years. Include a report on the progress the PHA has made in meeting the goals and objectives described in the previous 5-Year Plan.					
	A. Increase availability of affordable housing a. By expanding the supply of assisted housing through additional vouchers and a reduction in vacancies b. By improving the quality of assisted housing B. Promote self-sufficiency and asset development of families and individuals a. By increasing the number of employed residents b. By improving resident employability c. By providing supportive services to residents C. Ensure equal opportunity in housing for all Americans a. By undertaking affirmative measures D. Increase Customer satisfaction E. Increase assisted housing choices F. Improve community quality of life and economic viability a. By deconcentrating poverty b. By promoting increased security c. By designating specific developments for elderly or family					

PHA Plan Update:

(A) Identify all PHA Plan elements that have been revised by the PHA since its last Annual Plan submission:

PHA Plan Elements:

1. **Eligibility, Selection and Admissions Policies, including Deconcentration and Wait List Procedures: No Changes: See Approved Agency Plan 2012**

2. **Financial Resources**

Biloxi Housing Authority Statement of Financial Resources Plan Year 2012

<u>Sources</u>	<u>Totals</u>
A. Federal Grants (FY 2012)	
1. Public Housing Operating Funds	\$1,556,725
2. Public Housing Capital Grant	\$934,763
3. HOPE VI Revitalization	0
4. HOPE VI Demolition	0
5. Annual Contribution for Section 8	
Tenant-Based Assistance	\$4,477,546
6. Public Housing Drug Elimination Program	0
7. Resident Opportunity/Self-Sufficiency Grant	0
8. CDBG	0
9. HOME	0
Other Federal Grants (list below)	
RHF 2011	\$216,646
RHF 2010	\$408,760
RHF 2009	\$534,159
RHF 2008	\$370,052

Sources

B. Prior Federal Grants (Unobligated funds only) (list below)	
Capital Funds 2010	\$561,337
Capital Funds 2009	0
Capital Funds 2008	0
Capital Funds 2007	0
C. Public Housing Dwelling Rental Income	\$1,257,696
D. Other Income(list below)	
E. Non-Federal Sources (list below)	
Total Resources	\$10,317,684

3. **Rent Determination: Included in Attachment I**

4. **Operating and Management**

BHA manages the maintenance of its housing units in accordance with the following policies:

-Biloxi Housing Authority Maintenance Work Plan

-Biloxi Housing Authority Admissions and Continued Occupancy Policy

The parameters of scoring found in the PHAS for a High Performing Housing Authority provides a further framework within which the BHA operates. It is the intent of BHA to meet or exceed the standards established in the MASS, PASS, FASS.

BHA understands and utilizes the principles of Integrated Pest Management in its efforts to help prevent and eradicate pests in their dwelling units. BHA has identified the types of pests that affect units owned and managed by BHA. Through tenant education, BHA stresses to its residents the need to keep their homes clean and to report any evidence of pests to Maintenance. The Maintenance staff inspects every unit to eliminate food, water and access sources to pests.

Includes a copy of the Dwelling Lease changes : See Attachment A

5. **Grievance Procedures: No Changes-See Approved Agency Plan 2012**

6. **Designated Housing for Elderly and Disabled Families**

BHA was approved for the Elderly Designation for Housing on September 2, 2009. The designation included two developments; Cadet Point Senior Village and Gulf Shore Villas. BHA has received the elderly designation plan for Seashore Oaks from HUD which consists of 160 0, 1 and 2 bedroom units. **HUD Approval Letter: See Attachment B**

7. **Community Service and Self-Sufficiency: See Attachment C**

8. **Safety and Crime Prevention: No Changes- See Approved Agency Plan 2012**

9. **Pets: No Changes-See Approved Agency Plan 2012**

10. **Civil Rights Certification: See Attachment D**

11. **Fiscal Year Audit: See Attachment E**

12. **Asset Management:** BHA will utilize a two pronged approach to carrying out its asset management functions. Executive staff will work with the property managers to assist them in reviewing and utilizing project based budget information. This will aid in the establishment of the base operation costs for each project. Secondly, BHA is currently in the process of completing an RFP to conduct a new Physical Needs Assessment determination at each development. Assessing the needs of the development in light of the budget for Capital improvements, site managers and Executive staff will then prioritize identified needs and establish long term goals for the physical needs of the development. In 2010, the BHA performed an Energy and Utility Audit on all BHA developments.

13. **Violence Against Women Act (VAWA): See Attachment F**

(B) Identify the specific location(s) where the public may obtain copies of the 5-Year and Annual PHA Plan. For a complete list of PHA Plan elements, see Section 6.0 of the instructions.

BHA Central office, Beatrice Brown Community Center(for Oakwood Village), Covenant Square Office, Cadet Point Senior Village Office, Fernwood Office, SunCoast Villa Office, Gulf Shore Villas Office, McDonnell Avenue Office, and on the website.

7.0	<p>Hope VI, Mixed Finance Modernization or Development, Demolition and/or Disposition, Conversion of Public Housing, Homeownership Programs, and Project-based Vouchers: <i>Include statements related to these programs as applicable.</i></p> <p>(a) The Biloxi Housing Authority developed 39 homeownership units as part of its HOPE VI project. These units, due to the economic status of the country may be requested to be lease to purchase units. These units are known as Bayview Oaks. As of October 1, 2010, 17 units have been purchased, with 1 contract for sale currently pending. The remaining homes will be leased, with the exception of turning one unit into an office.</p> <p>(b) The Biloxi Housing Authority currently has several potential projects under review for development during 2011 - 2012.</p> <ul style="list-style-type: none"> • The development of the former Starlight Trailer Park located at 2280 Pass Road in Biloxi, Mississippi, which will be known as Beauvoir Pass will undergo construction in 2011. The construction will consist of a total of 75 units, which will be made up of 1, 2 and 3 bedroom family units. • The acquisition of 120 units at the site of the former Seashore Manor Methodist Retirement Home located on Highway 90 in Biloxi, Mississippi. This site will be known as Seashore Oaks. The potential development of 28 units on vacant property located on Benachi Avenue in Biloxi. • The potential development of scattered site units for lease or purchase in Biloxi, Mississippi. <p>(c) The BHA owns a building located at 769 Vieux Marche, Biloxi, Mississippi which has been previously approved for Disposition.</p> <p>(d) There are no buildings which the Biloxi Housing Authority is required to convert to tenant-based assistance or that we intend to voluntarily convert.</p> <p>(e) The Biloxi Housing Authority has been designated as the Urban Renewal Agency for a portion of the City of Biloxi, Mississippi by the City of Biloxi.</p>
8.0	<p>Capital Improvements: Please complete Parts 8.1 through 8.3, as applicable.</p>
8.1	<p>Capital Fund Program Annual Statement/Performance and Evaluation Report: As part of the PHA 5-Year and Annual Plan, annually complete and submit the <i>Capital Fund Program Annual Statement/Performance and Evaluation Report</i>, form HUD-50075.1, for each current and open CFP grant and CFFP financing.</p> <p><u>See Attachment G</u></p>
8.2	<p>Capital Fund Program Five-Year Action Plan: As part of the submission of the Annual Plan, PHAs must complete and submit the <i>Capital Fund Program Five-Year Action Plan</i>, form HUD-50075.2, and subsequent annual updates (on a rolling basis, e.g., drop current year, and add latest year for a five year period). Large capital items must be included in the Five-Year Action Plan.</p> <p><u>See Attachment H</u></p>
8.3	<p>Capital Fund Financing Program (CFFP):</p> <p><input type="checkbox"/> Check if the PHA proposes to use any portion of its Capital Fund Program (CFP)/Replacement Housing Factor (RHF) to repay debt incurred to finance capital improvements.</p> <p>N/A The Biloxi Housing Authority does not participate in the Capital Fund Financing Program (CFFP).</p>
9.0	<p>Housing Needs: Based on information provided by the applicable Consolidated Plan, information provided by HUD, and other generally available data, make a reasonable effort to identify the housing needs of the low-income, very low-income, and extremely low-income families who reside in the jurisdiction served by the PHA, including elderly families, families with disabilities, and households of various races and ethnic groups, and other families who are on the public housing and Section 8 tenant-based assistance waiting lists. The identification of housing needs must address issues of affordability, supply, quality, accessibility, size of units, and location.</p> <p><u>See Attachment I</u></p>
9.1	<p>Strategy for Addressing Housing Needs: Provide a brief description of the PHA's strategy for addressing the housing needs of families in the jurisdiction and on the waiting list in the upcoming year. Note: Small, Section 8 only, and High Performing PHAs complete only for Annual Plan submission with the 5-Year Plan.</p> <p><u>See Attachment J</u></p>
10.0	<p>Additional Information: Describe the following, as well as any additional information HUD has requested.</p> <p>(a) Progress in Meeting Mission and Goals. Provide a brief statement of the PHA's progress in meeting the mission and goals described in the 5-Year Plan.</p> <p>(b) Significant Amendment and Substantial Deviation/Modification. Provide the PHA's definition of "significant amendment" and "substantial deviation/modification"</p> <p><u>See Attachment K</u></p>

11.0

Required Submission for HUD Field Office Review: In addition to the PHA Plan template (HUD-50075), PHAs must submit the following documents. Items (a) through (h) may be submitted with signature by mail or electronically with scanned signatures, but electronic submission is encouraged. Items (i) through (j) must be attached electronically with the PHA Plan. **Note:** Faxed copies of these documents will not be accepted by the Field Office.

- (a) Form HUD-50077: PHA Certifications of Compliance with the PHA Plans and Related Regulations (which includes all certifications relating to Civil Rights)
- (b) Form HUD-50077-SL: Certification by State or Local Official of PHA Consistency with the Consolidated Plan
- (c) Form HUD-50070: Certification for a Drug-Free Workplace (PHAs receiving CFP grants only)
- (d) Form HUD-50071: Certification of Payments to Influence Federal Transactions (PHAs receiving CFP grants only)
- (e) Form SF-LLL: Disclosure of Lobbying Activities (PHAs receiving CFP grants only)
- (f) Form SF-LLL-A: Disclosure of Lobbying Activities Continuation Sheet (PHAs receiving CFP grants only)
- (g) Resident Advisory Board (RAB) comments. Comments received from the RAB must be submitted by the PHA as an attachment to the PHA Plan. PHAs must also include a narrative describing their analysis of the recommendations and the decisions made on these recommendations.
- (h) Challenged Elements
- (i) Form HUD-50075.1: Capital Fund Program Annual Statement/Performance and Evaluation Report (PHAs receiving CFP grants only)
- (j) Form HUD-50075.2: Capital Fund Program Five-Year Action Plan (PHAs receiving CFP grants only)

See Attachment L

Attachment A

6.0 PHA Plan Update:

- (A) 4. Operating and Management
Changes to Dwelling Lease, Maintenance Charge List and Resident Handbook

RESOLUTION #1210-028

A RESOLUTION APPROVING BILOXI HOUSING AUTHORITY'S REVISED
DWELLING LEASE, RESIDENT HANDBOOK AND MAINTENANCE CHARGE LIST

Whereas, A review of the Dwelling Lease including Resident Handbook (Attachment A) and Maintenance Charge List (Attachment B) for the Housing Authority of City of Biloxi, Mississippi revealed the need for amendments to certain sections; and

Whereas, All residents have been provided copies of proposed amendments and given 30 days to comment on the proposed changes; and

Whereas, Copies of the documents have been requested and distributed; and

Whereas, No written comments have been received from any developments; and

NOW, THEREFORE, BE IT RESOLVED that the following amendments to the Dwelling Lease including Resident Handbook (Attachment A) and Maintenance Charge List (Attachment B) be approved by the Board of Commissioners of the Housing Authority of the City of Biloxi and the changes be effective January 1, 2011.

Adopted by the Board of Commissioners of the Housing Authority of the City of Biloxi this the 15th day of December, 2010.

By: *Delon P. Roberts*

CHAIRMAN

ATTEST:

Bobby Hensley
SECRETARY



DWELLING LEASE
FOR THE
HOUSING AUTHORITY OF THE
CITY OF BILOXI, MISSISSIPPI

ADOPTED BY BOARD APPROVAL
RESOLUTION #1210-028, 2010.

DWELLING LEASE - THE HOUSING AUTHORITY OF THE CITY OF BILOXI

SITE _____ ACCOUNT # _____

NUMBER OF BEDROOMS _____ DATE OF INITIAL LEASE _____

1. DESCRIPTION OF PARTIES AND PREMISES

Initials

A. The Housing Authority of the City of Biloxi (Management) leases to:
_____ (Resident) the premises located at:

Mailing Address: _____
and any steps, porch, lawn or yard surrounding the apartment, subject to the terms
and conditions contained in this lease.

The premises are for the exclusive use and occupancy of Resident (Primary Lease Holder) and his/her household consisting of the following named individuals who will reside in the dwelling unit. Resident shall date and initial the following list whenever a household member moves into/out of the apartment. Management must approve all additions of household members to lease and reserves the right to refuse admission to household members who do not meet criteria as outlined in the policies governing Admission and Continued Occupancy and Tenant Selection and Assignment Plan (ACOP). Resident agrees that no other person shall live in the apartment without permission of Management and that violation of this agreement shall be considered a serious violation and grounds for termination of this Lease.

B. MEMBERS OF HOUSEHOLD

Name	Birthday	Relationship	Delete/Add	Initial	Date

2. RENTAL PAYMENTS, LATE CHARGES, AND LEASE TERM AND RENEWAL

Initials

- A. For a Resident whose lease starts after the first day of the month, the prorated rent payment is \$ _____ to cover the period from _____, ending at midnight on _____.
- B. Thereafter, Resident will pay \$ _____ rent, payable on or before the first of each calendar month for a term of one year (12 months), beginning _____ unless the rent is adjusted as described in Section 6, below.
- C. For all rent payments not received within the first five (5) days of the month, a charge of \$15.00 shall be due and payable immediately after the fifth (5th) of the month. For any other charges other than rent that are outstanding, payment in full must be received within fourteen (14) days after the 5th of the month or court action will be taken and all court fees will be charged to the tenant. After 30 days if any charges other than rent are delinquent the tenant will receive a late fee charge of \$ 10.00.
- D. If Resident is late in payment of rent and the late charge has been assessed three (3) times during any 12 month period, it will be considered a serious violation and grounds for termination of this Lease and Eviction.
- E. All payments will be made by check or money order at the Management Office or other location designated by Management. Any returned check will result in all future payments being required to be paid by certified bank check or money order. Any returned check may also subject the resident to court action. No cash payments will be accepted. A \$35.00 NSF fee will be assessed for all returned checks deemed insufficient.
- F. The resident is advised that any person who obtains or attempts to obtain, or who establishes or attempts to establish, eligibility for and any person who knowingly or intentionally aids or abets such person in obtaining or attempting to obtain, housing, or a reduction in public housing rental charges, or any rent subsidy, to which such person would not otherwise be entitled, by means of a false statement, failure to disclose information, impersonation or other fraudulent scheme or devise shall be guilty of a crime. Upon conviction, such person may be fined and/or imprisoned under the laws and statues of the State of Mississippi.
- G. The PHA has a Zero Tolerance Policy with respect to violations of lease terms regarding drug and/or criminal activity. Residents and/or guests who engage in drug and other criminal activity will face swift eviction action as described in this lease.

- H. Unless terminated in accordance with Section 14 below this Lease shall automatically renew for successive terms of one calendar year.

____ 3. SECURITY DEPOSIT
Initials

- A. Resident shall pay a security deposit of **Two Hundred dollars (\$200.00)**. Deposit must be paid in full at move-in. Extenuating circumstances will be reviewed by the Executive Director or his/her designee.
- B. After Resident has vacated the apartment and premises have been inspected by Management, the Security Deposit shall be refunded to Resident, less any charges for:
1. All rents, maintenance and repair charges, miscellaneous charges, or court costs which are due.
 2. The cost of non-routine cleaning or repair of the premises or its equipment (no charge is made for normal wear and tear).
 3. The cost of keys not returned to the Management Office.
 4. Thirty (30) days rent if proper notice is not given in accordance with Section 14 A below.
- C. The Security Deposit will be refunded by mail to the forwarding address provided by Resident at move-out time on or before the 30th day after the date the resident has vacated the premises and the premises have been inspected by Management.
- D. The Security Deposit may not be used to pay rent or other charges while Resident is in occupancy.

____ 4. UTILITIES
Initials

- A. In developments that have individual unit water meters, residents will be responsible for the cost and to maintain, at all times, water service to the unit. In units where water is furnished, residents must use water only for normal household use. No washing of vehicles is allowed on the property of Biloxi Housing Authority. Residents must provide their own trash cans with tight fitting lids. All trash must be placed inside the dumpsters, provided by management, at sites where this type trash disposal is available. Residents at sites that have street pick-up for trash collection will place trash in a container with a tight fitting lid on the street no earlier than 6:00 A. M. on trash collection day. Residents must remove the empty trash containers from street side not later than 6:00 P.M. the same day as they are placed on the street for pick-up.

- B. The resident is responsible to maintain, at all times, electric power, natural gas and water service (where the resident is responsible for payment) to the unit. Failure to do so will result in three (3) day notice of lease termination.
- C. Management shall not be liable for failure to supply utility services for any cause whatsoever unless Management acted intentionally or negligently in not supplying utility services.
- D. Resident agrees to maintain sufficient heat to prevent freezing of piped water. If for any reason, resident is unable to maintain sufficient heat, he/she shall immediately notify the Biloxi Housing Authority. Failure to notify the Biloxi Housing Authority of frozen or damaged water pipes is grounds for termination of this Lease pursuant to 14B below.

____ 5. MAINTENANCE, REPAIR, AND SERVICES
Initials

- A. Resident will pay charges for maintenance, repair and service beyond normal wear and tear as determined by the Biloxi Housing Authority.
- B. Such charges are due the first (1st) day of the month following the month in which the charge is incurred. Management will give written notice to Resident fourteen (14) days prior to the date charges are due. Failure to pay the charge on the date due shall be considered a serious violation and grounds for termination of this Lease.

____ 6. REDETERMINATION OF RENT, DWELLING SIZE, AND ELIGIBILITY
Initials

- A. Resident will furnish upon request and at least annually such information and certifications as may be necessary for Management to make determinations with respect to rent, eligibility (which will include a background check at the time of the annual re-examination for all adult members of the household age 18 and older), and appropriateness of dwelling size. All adult members of the Resident's household (other than full-time students or full-time wage earners) must accompany the resident to the annual recertification interview. The determination will be made in accordance with the current HUD requirements. The tenant must disclose to the PHA any information received from HUD concerning family income, earnings, wages or unemployment compensation.

1. If Resident does not furnish the information requested or if Resident has misrepresented and/or failed to report facts upon which rent was based, so that the rent being paid is less than the rent which should have been charged, a charge retroactive to the date the increase should have taken effect will be due and payable immediately. In addition to the retroactive charge, the Resident's misrepresentation or failure to report facts shall be considered a serious violation and grounds for termination of this Lease.

2. The new rent charge as a result of the annual redetermination of rent will be effective on the date as established in the ACOP. Resident will receive at least thirty (30) days advance written Notice of Rent Adjustment which Resident will accept as an amendment to this Lease.
3. Should the family composition no longer conform to Management's Occupancy Standards, Resident will transfer to an appropriate size dwelling unit after appropriate notification by Management that one is available.

B. Rent will not be changed during the first year of this agreement or between annual redeterminations unless during such period:

1. Rent is based on false or incomplete information supplied by Resident.
2. It is found that an error was made at admission or re-examination. (Resident will not be charged retroactively for error made by Management.)
3. At regular redetermination it was impossible to verify Resident's income. In this case, a temporary rent is charged and Resident must report to Management every thirty (30) days until a regular rent can be set. Such rent will be effective the date the temporarily rent was set, and any overpayment will be credited to Resident's account and any underpayment will become due and payable.
4. **Resident must report any and all changes in family income and composition within ten (10) days of such change, and rent will be adjusted.**
5. An increase or decrease is required by change in HUD regulations.
6. Resident can show a change in circumstances (loss of job, emergency medical costs, etc.) or a decline in income which would justify a reduction in rent.
7. The resident is paying a "flat rent" and the resident's income is reduced or the resident is paying a formula rent in excess of the established "flat rent" and requests a change to the flat rent. Such changes may occur once annually.
8. Public Assistance to Resident or household member commences or is terminated. Such change must be reported to Management within ten (10) days of its occurrence. Rent will not be reduced when there is a reduction in welfare payments received because of non-compliance with an economic self-sufficiency program, work activities requirements, and/or fraud in the welfare program. No determination with respect to rent reduction/non-reduction will occur until the public assistance provider provides written verification of the circumstances of the public assistance change.
9. There is a change in Resident's family composition.

C. Increases in rent under this Section 6B above, will be effective the first (1st) day of the second (2nd) month following the month in which the change occurred, unless the increase is a result of false or incomplete information supplied by Resident.

D. Decreases in rent under this Section 6B above will be effective the first (1st) day of the month following the month in which the change was reported and verified.

- E. No change will be made in rent until adequate verification to justify the change has been received by Management and written Notice of Rent Adjustment has been provided to Resident. If Resident does not agree with rent determination Resident shall have the right to request a hearing in accordance with Section 14.
- F. Resident is expected to report for redetermination at the time scheduled by management. Failure to do so will result in a rent adjustment to the FLAT RENT for the appropriate size unit. Such adjustment will be effective thirty (30) days following the scheduled redetermination and will continue until resident reports for redetermination.
- G. Resident agrees to attend a group orientation upon notification by the manager during the month of move-in. All residents are mandated to attend resident orientation yearly in order to have leases renewed.
- H. "ZERO RENT" or "PROVISIONAL RENT": If Resident is in place on "Zero Rent" or "Provisional Rent", the Resident must report to the Housing Manager every thirty (30) days. If there are any changes in status, current information of the household income, assets and Family composition will be required of the Resident. Failure to report to the Housing Manager every thirty (30) days, as required, may be considered grounds for the termination of this Lease.
- I. "Minimum Rent": The PHA has established a minimum rent of \$50.00 which includes the utility allowance. The minimum rent is subject to the following:
1. The PHA shall immediately grant an exemption from application of the minimum monthly rent to any family making a proper request in writing who is unable to pay because of financial hardship, which shall include:
 - The loss of eligibility for or awaiting an eligibility determination for a federal, state or local assistance program. This includes a family with a member who is an alien lawfully admitted for permanent residence under the immigration and naturalization act who would be entitled to public benefits but for Title IV of the Personal Responsibility and Work Opportunity Reconciliation Act of 1996.
 - The family would be evicted as a result of the implementation of the minimum rent
 - The income of the family has decreased because of changed circumstance, including loss of employment
 - A death in the family has occurred which affects the family circumstances
 - Other circumstances which may be decided by the PHA on a case by case basis
 2. All of the above must be proven by the resident providing verifiable information in writing to the PHA prior to the rent becoming delinquent and before the lease is terminated by the PHA.

3. If a resident requests a hardship exemption (prior to the rent becoming delinquent) under this section, and the PHA reasonably determines the hardship to be of a temporary nature, exemption shall not be granted during a ninety day period beginning on the date of the written request for exemption by the resident. A resident may not be evicted during the ninety day period for non-payment of rent. In such a case, if the resident thereafter demonstrates that the financial hardship circumstance is long term and ongoing, the PHA shall retroactively exempt the resident from the minimum rent requirement for the ninety day period.
4. This section does not prohibit the PHA from taking eviction action for other lease violations unrelated to financial hardship.

- J. All changes, adjustments, credits and interim rents will be recorded herein below, and will be initialed by the Housing Manager or other authorized PHA representative and the Resident.

New Rent	Effective Date	Reason for Change	Resident Initial	Manager Initial

7. OCCUPANCY OF THE DWELLING UNIT AND RESIDENT OBLIGATIONS
Initials

Resident Agrees:

- A. To use the dwelling solely as a private dwelling for himself/herself and members of Resident's family as listed in Section 1B above, and not to use or permit the use of the dwelling for any other purpose except as approved by Management in accordance with Section 7R.

- B. Not to assign, sublet, or transfer possession of the dwelling nor to give accommodations to boarders, lodgers, or other persons not listed as occupants in Section 1B above, except that Resident may, with Management approval, give accommodation to foster children or a person providing live-in care for a member of the household. **Guests and visitors are permitted for a period not to exceed two (2) weeks annually.** The resident must advise Management of guests staying over 5 consecutive days. The Management may regulate, limit or prohibit from Housing Authority property guests who in Management's reasonable judgment have been disturbing the peace, disturbing other residents or violating this Lease or Management Policies. (a "Guest" is defined as a person in the leased unit or on the property with the consent of any household member).
- C. To abide by such necessary and reasonable regulations as may be set forth by the Management for the benefit and well-being of the Housing Community and the Residents, which shall be posted in the Management Office, delivered to the Resident and incorporated by reference in this Lease.
- D. To comply with all obligations imposed upon residents by applicable provisions of City, State, and Federal codes materially affecting health and safety.
- E. To maintain the dwelling unit, premises, and equipment assigned to Resident for Resident's exclusive use in a clean and sanitary condition and to cooperate with Management in maintaining yards assigned him in a neat and orderly manner, to pick up and remove trash, and to dispose of garbage, rubbish and other waste in a sanitary and safe manner. Subject to Management approval residents unable to perform the above tasks due to age or disability shall be exempt from this provision.
- F. To conduct himself/herself and to cause Resident's household and guests to conduct themselves in such a manner as not to disturb the neighbor's peaceful enjoyment of their accommodations or community facilities, to refrain from illegal or other activity which would impair the physical or social environment of the complex and to act in such a way as to be conducive to maintaining the complex in a decent, safe, and sanitary condition.
- G. To pay reasonable charges (beyond normal wear and tear) for repair of damage to the dwelling unit or to any other housing authority property caused by Resident, a member of Resident's household or a guest, and to pay for damages caused by fire or smoke that are a direct result of intentional or unintentional negligence or action on the part of the Resident, family member or guest as determined by Biloxi Fire Department. Such fire and smoke damage charges shall be in the amount of the repair/replacement, actual costs, or the deductible amount on Management's fire insurance, whichever is less.

- H. To use only in a reasonable manner all electrical, plumbing, sanitary, ventilating, air-conditioning, and other facilities and other appurtenances.
- I. To refrain from adding appurtenances to apartments: i.e., ceiling fans, extra light fixtures, contact paper on appliances and walls, glued mirrors on walls. No Satellite dishes will be attached to any BHA property (grounds, buildings, balconies, landings, rails, etc.).
- J. To refrain from the use of water beds.
- K. To notify Management in advance if Resident and Resident's household plan to be away from the premises for more than fifteen (15) days.
- L. To notify the Management immediately of the need for repairs to this dwelling and any unsafe conditions on the premises or grounds this might lead to injury or damage.
- M. Not to keep pets such as dogs, cats, or other animals anywhere in the complex, unless the pet has been registered with and approved by the PHA, and the family has executed a formal pet ownership agreement which becomes an attachment to this lease, by reference. (Pet Policy).
- N. Not to keep or maintain any vehicle on the premises that is not in operating condition. Management may regulate the manner, time and place of all parking and may remove illegally parked vehicles at the owner's expense.
- O. Not to wash or repair any type vehicle on the premises.
- P. That it shall be considered a prohibited activity, a material breach of a Resident's Lease obligation and grounds for termination of a Lease for any Resident or anyone on the premises with the Resident's consent to do any of the following upon Housing Authority property:
 - 1. To intentionally, knowingly, or recklessly carry on or about his/her person a deadly weapon;
 - 2. To display a deadly weapon in connection with a verbal or nonverbal threat of bodily harm without legal justification;
 - 3. To shoot, fire, explode, throw to- otherwise discharge a deadly weapon;
 - 4. To inflict any injury upon another person through the intentional use of a deadly weapon without legal justifications
 - 5. To inflict any injury upon another person through the reckless, careless or negligent use of a deadly weapon;
 - 6. To damage any property through the intentional, reckless, careless or negligent use of a deadly weapon.

A deadly weapon means a firearm or anything manifestly designed, made or adapted for the purpose of inflicting death or serious bodily injury: or anything that in the manner of its use or intended use is capable of causing death or serious bodily injury. A deadly weapon shall include, but not be limited to, a club, explosive weapon, firearm or knife. This also prohibits use of any firearms, BB guns, or pellet guns on Biloxi Housing Authority property.

- Q. That the Resident, any member of the household, a guest or another person under the Resident's control, shall not engage in: (1) any criminal activity that threatens the health, safety or right to peaceful enjoyment of the Housing Authority's public housing premises by other residents or employees of the Housing Authority; or (2) any drug-related criminal activity on or near such premises. Any criminal activity in violation of the preceding sentence shall be cause for termination of tenancy, and for eviction from the unit.

For purposes of Section 7Q, the term "drug-related criminal activity" means the illegal manufacture, sale, distribution, use or possession with intent to manufacture sell, distribute, or use, of a controlled substance (as defined in Section 102 of the Controlled Substance Act (21 U.S.C. 802)).

"Criminal Activity" means any conduct prohibited by the Penal Code or by any statute of the State or by the United States for which a criminal penalty is prescribed by law.

- R. With the consent of Management, Resident and members of the household may engage in legal profit making activities in the dwelling unit, where Management determines that such activities are incidental to primary use of the leased unit for residence by members of the household.
- S. To explain these rules to all household members and guests and to be responsible for preventing their violation of any of these rules.
- T. To be off the streets, sidewalks, and common grounds no later than 10:30 P. M., unless returning or leaving home and to see that guests comply with curfew.
- U. Not to consume any alcoholic beverage or possess any glass container in any public area outside of the dwelling units and see that guests also comply with ban.
- Exception: When transporting to unit or removing from premises.

- V. To provide and replace smoke detector batteries where battery-operated smoke detectors are furnished; the PHA will test the detector in the presence of the resident upon initial occupancy and again at annual inspection. The PHA is required to provide working batteries only at lease commencement as required by statute. After the lease commencement it is the responsibility of the resident to replace the batteries to keep the detector in working condition. Failure to maintain smoke detectors, removing batteries or damaging/removing the smoke detectors will result in a \$50.00 fine and may result in eviction.

W. Residents who are disabled and have a qualified "service animal" are exempt from the security deposit and size, weight and type restrictions as listed in the PHA's Pet Ownership Policy. However, they are not exempt from the other requirements of the policy. Failure to comply with maintenance and care requirements may result in eviction.

X. Resident or family member agrees that any non-exempt adult family member must on a monthly basis contribute 8 hours of community service or participate in a self-sufficiency program for 8 hours. Non-compliance with this requirement will result in this lease not being renewed, subject to the resident/family member's right to request a hearing under the PHA's grievance procedure.

8. **MANAGEMENT OBLIGATIONS**
Initials

- A. To maintain the building facilities, common areas, and grounds not otherwise assigned to Resident for maintenance and upkeep in a decent, safe, and sanitary condition.
- B. To make necessary repairs to the premises upon receiving appropriate notice from Resident.
- C. To comply with requirements of applicable building codes, housing codes, and HUD regulations materially affecting health and safety.
- D. To keep buildings, facilities, and common areas not otherwise assigned to Resident for maintenance and upkeep in a clean and safe condition.
- E. To maintain in good and safe working order and condition all electrical, plumbing, sanitary, heating, ventilation and other facilities and appliances (stove & refrigerator) supplied or required to be supplied by Management.
- F. To provide and maintain appropriate receptacles and facilities (except containers for exclusive use of an individual Resident family) for the deposit of garbage, rubbish, and other waste removed from the premises by residents in accordance with Section 7E above.
- G. To inspect the apartment with Resident or his/her representative before Resident moves in and to give Resident a written statement of the condition of the premises and equipment provided signed by both parties.
- H. To inspect the apartment when Resident moves out and gives Resident a written statement of charges, if any, for repairs. Resident shall be notified and may participate in this inspection unless Resident has vacated without notice.
- I. To post in the Management Office copies of all rules, regulations, schedules of charges, and other documents which are part of this agreement (by attachment or by reference) and to make these available to the Resident.

J. To notify Resident of the specific grounds for any proposed adverse action including but not limited to a proposed lease termination, transfer of Resident to a different unit or the imposition of charges for maintenance repairs. The Resident shall be afforded the opportunity for a hearing under the Grievance Procedure attached herein, for a grievance concerning a proposed adverse action. The notice of adverse action shall inform the resident of the right to request a hearing. In the case of a lease termination, the notice of termination shall comply with Section 14(C) of the lease. In the case of a proposed action other than lease termination, no action shall be undertaken until the time for the resident to request a grievance hearing has expired and the grievance process has been completed.

K. For all aspects of the Lease and Grievance Procedures, to provide disabled persons reasonable accommodations to the extent necessary to provide such persons with an opportunity equal to a non-disabled person to use and occupy the dwelling unit. Management will make available, to the best of its ability, accessible converted units, to those in need when requested. Residents living in accessible converted units who do not require these special units, will be required to transfer to a non-converted unit, to make these special units available to those in need.

L. To enforce the terms of this agreement fairly, impartially and in good faith.

9. **DEFECTS HAZARDOUS TO LIFE, HEALTH, AND SAFETY**
Initials

When conditions are created which are hazardous to life, health, safety, and welfare of the occupants, Resident shall immediately notify Management of the damage. Management shall be responsible for the repair of the unit within a reasonable amount of time, provided, that if the damages were caused by the Resident, Resident's household, or guests, the reasonable cost of the repairs shall be charged to the Resident payable on the first day of the second month in which the charges are made.

If repairs of the defects or damages cannot be made within a reasonable amount of time, Management shall provide standard BHA accommodations, if available. In the event Management fails to fulfill its responsibility to make repairs within a reasonable amount of time or provide alternative accommodations, the Resident's rent shall abate in proportion to the seriousness of the damages and loss in value as a dwelling, except the cost of utilities furnished by Management shall not abate. Rent shall not abate if the Resident rejects the alternative accommodations or if the damages were caused by the Resident, Resident's household, or guests.

10. **PERSONAL PROPERTY LOSS**
Initials

The Biloxi Housing Authority does not carry insurance to cover a Resident's personal property loss or damages. The Biloxi Housing Authority carries insurance only to cover damage or loss to dwelling structure itself. The Resident is cautioned that the Biloxi Housing Authority is not responsible for loss such as food spoilage in the event of an electrical failure or equipment malfunction. Each resident must take steps to protect and care for their personal property if the need arises.

11.
Initials

ENTRY OF THE PREMISES DURING OCCUPANCY

- A. Management shall be permitted to enter Resident's dwelling during reasonable hours for making routine inspections and maintenance, for making improvements or repairs, pest control, showing the apartment for releasing, determining if Resident still lives there when reasonable doubt exists.
- B. Management will give at least two (2) days written notice to a Resident stating the day and time of the planned entry.
- C. Management may enter the dwelling without notice if entry is requested by Resident or if there is reasonable cause to believe an emergency exists. Emergencies may include, but are not limited to the presence of drugs, illegal firearms or devices that may present a danger to the health and safety of other Residents. If Resident and all adult household members are out of the dwelling at the time of entry, Management will leave a written statement giving the date, time, and purpose of each entry.
- D. A Work Order request for repairs to the unit provides implied consent for entry and does not require prior written notice to the resident.

12
Initials

ABANDONMENT AND ABANDONED PROPERTY

- A. Management may take possession of the apartment after Resident has moved out. If there are reasonable grounds to question whether or not Resident has moved out, Management may secure the apartment against vandalism and a notice of planned entry will be delivered or attached to the apartment. If there is no response to this notice after 48 hours, and if inspection shows that all or most of the Resident's property has been removed, Management will conclude that Resident has moved out if Resident's rent is not paid.
- B. Management may remove, dispose of, and or store any property left in the apartment or the complex when Resident moves out. Resident will be charged for the cost of storage. Any property not claimed for ten (10) days after Resident moves out will be treated as abandoned. Resident agrees that Management may dispose of abandoned property by any means it chooses. If Management sells the property, the money received will first be used to pay for the cost of storage and the sale, and then charges owed by Resident, if any. If there is any money left, it will be given to the Resident at his/her forwarding or last known address. Nothing in this paragraph shall limit Management's right to immediately dispose of trash or other property of no value.

13.
Initials

NOTICE PROCEDURES

- A. Notice by Management to Resident except as provided in Section 13-C, shall be in writing and deemed delivered (1) upon personal service upon the Resident or a responsible member (over age 12) of the resident's household, (2) upon the date receipted for or refused by the addressee, in the case of Certified or Registered U. S. Mail, or (3) on the second day after the deposit for mailing, postage prepaid, with the U.S. Postal Service, if mailed by First Class mail.
- B. Notice to Management shall be in writing and either delivered to the Housing Manager or sent by prepaid first class mail properly addressed to the central office of the Housing Authority of the City of Biloxi, Mississippi.
- C. If Resident is visually impaired, all notices will be in an accessible format.

14.
Initials

TERMINATION OF LEASE

- A. Resident may terminate this Lease at any time by giving Thirty (30) days written notice in the manner specified in Section 13 above. Resident shall leave the dwelling and all other areas assigned to him/her in a clean and good condition except for reasonable wear and tear and return the keys to Management upon vacating. If the Resident does not give this Vacate Notice, Management may charge the Resident thirty (30) days rent from the date Management first learns the dwelling is vacant.
- B. Management may terminate or refuse to renew this Lease for serious or repeated violations of the Resident's obligation under any section of this Lease or for other good cause. The specific mention in this Lease that certain violations are considered serious violations and grounds for termination of the Lease, does not prohibit Management from asserting in any proceeding that other violations of the Lease are serious violations and grounds for termination. Management's failure to terminate a Lease for a serious or repeated violation, shall not prohibit Management from terminating the Lease upon a Resident's subsequent serious or repeated violation.
- C. Management shall give written notice of such termination as in Section 13 above. Such notice shall include the specific grounds for termination and shall inform the Resident of the right to make such reply as he/she may wish, his/her right to examine Management's documents relevant to the termination or eviction and his/her right to request a hearing in accordance with the current Grievance Procedure. Unless changed by HUD regulation, such notice shall be:
1. fourteen (14) days in the case of failure to pay rent or the chronic late payment of rents.
 2. three (3) days in the case of creation or maintenance of a threat to the health, safety, or security of any Resident, guest, or Management employee.
 3. thirty (30) days in all other cases.

- D. Notice of termination by either party to this Lease may be given on any day of the month.
- E. Notice to vacate may be combined with and run concurrently with notice of lease termination.
- F. Resident shall pay all court costs and expenses incurred in enforcing this Lease or in recovering possession of the premises unless Resident prevails in such legal action.
- G. If Resident is entitled to and begins proceedings under the Grievance Procedure, eviction will not occur until a decision is rendered.
- H. This Dwelling Lease shall terminate upon abandonment of the premises by Resident
- I. Receiving a "Failing grade" from any BHA staff member for a unit Housekeeping Inspection three (3) times in a six (6) month period will result in a Termination of the Dwelling Lease Agreement.

____ 15. **GRIEVANCE PROCEDURE**
Initials

All grievances, disputes or appeals arising under this Lease shall be processed and resolved pursuant to the current Grievance Procedure. The Authority's Grievance Procedure is attached to this lease, and by signing below, the Resident acknowledges receipt of those Procedures.

____ 16. **MODIFICATION OF THIS LEASE**
Initials

This Lease and all policies, rules, charges which are a part of this Lease by attachment or by reference may be modified from time to time by Management provided Management gives at least a thirty (30) day written notice to Resident setting forth the opportunity to present written comment which shall be either delivered or mailed to each Resident or posted in at least three (3) conspicuous places within each structure or building as well as the Management Office or, if none, the Central Office of the Housing Authority of the City of Biloxi, MS.

____ 17. **This Lease together with any future adjustments of rent or dwelling unit evidences the entire Initial agreement between Management and Resident. No changes herein shall be made except in writing, signed and dated by both parties except for Section 6 and Section 16. However, nothing shall preclude Management from modifying this Lease to take into account revised provisions of law or government action.**
Initials

Note: Please see attachments (A) Resident Handbook and (B) Maintenance Charges which are part of this dwelling lease agreement.

IN WITNESS WHEREOF, the parties have executed this Lease Agreement on the _____ day of _____ at Biloxi, Mississippi.

RESIDENT

RESIDENT

(

RESIDENT

RESIDENT

THE HOUSING AUTHORITY OF THE CITY OF BILOXI, MISSISSIPPI

By _____ TITLE _____
Biloxi Housing Representative

ADOPTED BY BOARD APPROVAL
RESOLUTION #1210-028, 2010

Dwelling Lease JW 4-10' (Revised 11/7/2010)

The City of Biloxi Housing Authority
330 Benachi Avenue
Biloxi, Mississippi 39530
General Information
& Resident Handbook



Mailing Address: Biloxi Housing Authority
P O BOX 447
Biloxi, MS 39533
(228) 374-7771

ATTACHMENT A
(BHA DWELLING LEASE)

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MISSION STATEMENT

The Biloxi Housing Authority will provide decent, safe, sanitary, and affordable housing to responsible low income citizens of Biloxi to improve the quality of life, housing and services and enhance resident opportunities.

INTRODUCTION

This Resident Handbook is being provided to assist you in understanding the Resident Dwelling Lease agreement you signed with the Biloxi Housing Authority, also known as BHA or the Housing Authority. It offers suggestions on how to get the most out of your home and its equipment. This Handbook also explains the Biloxi Housing Authority's and your responsibilities in meeting the obligations of the lease agreement.

The only way the Biloxi Housing Authority can afford to provide you with a decent home at an affordable rent is with your cooperation. Your help is needed; you can help us keep operation cost down by maintaining your home and its equipment. By carefully reading the rules and regulations contained in your Dwelling Lease and this Handbook. It will help prevent any misunderstanding. If there is anything you do not understand, contact Management at your earliest convenience and someone will be glad to assist you.

RULES AND REGULATIONS

1. Tenants are allowed to have guests, not to exceed 14 days, once annually upon receiving written permission from Management. (Dwelling Lease 7B)
2. Rent is due the 1st of the month and you have until the 5th to pay without a late charge, which is \$15.00. If rent is not paid by the 5th you will receive a late charge notice informing you of the last day to pay all rent charges before your account is turned over to the Justice Court for collection. Eviction follows if rent is not paid by the court date. (Dwelling Lease 2D)
3. Tenants may not make any repairs or alterations without the written consent of Management.
4. Tenants may not build or install outdoor TV antennas or CB antennas on any building on any Development grounds.
5. Tenants are to report to Management any extended periods that the unit will be vacant. (Dwelling Lease 7K)
6. Tenants and visitors are not to park cars, trucks, or any other type of vehicle on the Development yards or grounds at any time. They MUST confine parking to designated parking areas provided. Automobile repair on the grounds or street is prohibited. Violations will be subject to towing at owner's expense and/or lease cancellation.
7. Tenants may not keep any vehicle on trailer that is in operable condition or legally registered on Housing Authority grounds or parking areas for over 15 days or said vehicle or trailer will be towed at the owner's expense.
8. Neither tenants nor their guests may own or discharge any type of gun or air rifle at all on Development grounds. Neither tenant nor guests may harass, threaten, or cause injury to another Resident, Housing Authority Employee, contract worker or other individuals on Housing Authority premises in an official capacity. This Housing Authority will consider all threats to anyone a criminal offense, and will take necessary steps to maintain the safety in our developments.
9. Tenants may make rent payments with a personal check UNTIL the Housing Authority receives a bad check. At that time the tenant is notified that in the future the Housing Authority will only accept rent payments with a certified check or money order. A \$35.00 NSF charge will be assessed to the account on all returned checks.
10. Neither tenants nor guests may congregate in groups to drink and/or loiter on the development grounds.
11. No trampolines or pools will be allowed on Housing Authority premises by any resident.
12. All residents are required to use garbage containers with tight fitting lids. Full containers are to be placed on the street corners or designated areas on the day of regular scheduled pick up (call your local Public Works Department) and removed immediately after pick up (does not apply where dumpsters are used). Residents are responsible for clean up of garbage receptacle areas.

13. Residents are responsible for the care and cost of repair or replacement for window and door screens except in cases of normal wear and tear.

By signing below, I acknowledge and accept the above "Rules and Regulations".

HEAD OF HOUSEHOLD SIGNATURE

DATE

SPOUSE/OTHER ADULT SIGNATURE

DATE

PUBLIC HOUSING MANAGER SIGNATURE

DATE

The Lease is a legal and binding contract between you and the Housing Authority. This lease sets forth your responsibilities as a resident; it also establishes the housing Authority's obligations to you. If you violate any provisions of the lease, and legal action becomes necessary, you can be held responsible for all legal expenses.

Rent

Your rent is due and payable in advance on or before the first day of each month and must be received no later than the 5th day of each month. Prompt payment of your rent is a must and helps establish a good rent payment history for you. Your rent payment can be mailed to the Biloxi Housing Authority at 330 Benachi Ave Biloxi, MS 39530 or deposited in the lock boxes located in the door at each development office. Should you fail to pay rent on or prior to the 5th day of the month due, and management has not been satisfied with your delinquent rent account, collection and/or eviction proceedings may be filed against you.

Inspections

During your residency, Biloxi Housing Authority Representatives are required to make periodic housekeeping inspections. You will be given prior notice to the date of the inspection, and a copy of the completed inspection report once completed. Maintenance inspections for safety and health of the residents are permitted at any time.

Housekeeping

It is important that you maintain your apartment in a good clean condition. By doing so, you will avoid extra charges for cleaning and repair. Please refer to your housekeeping policy provided to you as part of your lease agreement. These standards provide you with simple instructions on how to maintain your home and its equipment.

Keys

The BHA will supply you with 2 apartment keys and 1 mailbox key. All keys are to be returned to the office upon vacating the apartment. You are not permitted to alter any lock or install a new lock on the doors. If you lose your mailbox key contact your manager. They will instruct you of the proper procedures to have a replacement key issued. There will be a charge for replacement keys.

Apartment Essentials

Residents are to supply their own curtain rods, blinds, & light bulbs. Stoves, refrigerators and fixtures are supplied by BHA.

Garbage

A dumpster has been provided so that you may dispose of all garbage from your unit in a safe and sanitary manner. All trash is to be kept off the grounds. Small children should not be allowed to take out the garbage. Trash collection days will be according to your location. BHA staff will conduct regular grounds inspections and failure to maintain appropriate conditions will result in a \$25.00 fine.

Apartment Alterations

Alterations inside or outside the apartment are prohibited without the approval of BHA, including removal or substitution of equipment. The installation of carpet, etc. is not permitted without management approval. Any carpet installed may not be tacked or glued to the flooring. If rubber back carpet is used, some sort of padding must be used so it will not stick to the flooring. Pictures are permitted to be hung as long as very small nails are used. Failure to comply will result in charges being assessed to your account for damages incurred to the property.

Special Needs Apartment

Apartment with accessibility features for persons who have special needs are available. If you are living in a special needs apartment and do not require it, you will be transferred to another unit if a special needs apartment is needed. A thirty day notice will be given before required transfer.

Premises

Keep yards, sidewalks, driveways, and porches at your apartment free of debris and litter, so as to prevent health and sanitation problems from arising. Notify management promptly of any known unsafe conditions in the common areas and grounds which could lead to damage or injury.

Property Damage

Damage to your apartment is your responsibility, unless the damage is the result of normal wear and tear. Negligence in maintaining the property can be cause for lease cancellation. You will be charged for the cost of repairing damages to your unit unless you furnish evidence that the damage was not caused by a member or your household, a guest or another person under your control.

Vehicles

All Vehicles must be in running condition at all times. You may not keep inoperable vehicles on the premises for over 15 days. Vehicles in violation will be towed at the owner's expense. Vehicles should be parked in parking areas only. Do not park on the grass or sidewalks at any time. No one is allowed to work on or repair cars on the property.

Pets

Pets are allowed if they comply with the BHA's Pet Policies. All pets must be licensed, vaccinated and spayed/neutered. A copy of the vaccination records must be presented to the manager for your file.
(BHA Pet Policies)

Disturbances

For your protection and comfort, residents are to act and cause household members and guests to act in a manner which will not disturb other residents' peaceful enjoyment in their dwelling unit. Please be considerate of your neighbors.

Children

Please see that your children are supervised at all times. You may be held responsible for any damages to the BHA property caused by your child/children. Don't allow your children to litter or leave toys anywhere outside on the property.

Visitors

Guests, including relatives, are not permitted to stay in your home for longer than 14 days, once annually without prior permission from management (Dwelling Lease 7B). You must receive prior approval for guests staying with you for any length of time. A resident is not permitted to rent any part of their unit to others! A violation of this will result in termination of your lease or an increase in your rent.

Pest Control

Pest Control Service is provided on a quarterly basis, however, if you have a specific problem, contact the maintenance department or your site manager. Practicing good housekeeping can help to avoid infestation problems. You are required to allow exterminator entry to your apartment. You will receive notice before the day they come to spray. If you are not going to be at home, please make arrangements with your manager. If you have a pet, please make arrangements for your pet for that day.

Guns

Residents or their guests are NOT permitted to own, or discharge any type of firearm whatsoever on BHA property.

Maintenance

The Maintenance department's normal business hours are Monday through Friday from 7:30 AM to 5:00 PM. The maintenance department can be reached at 228-374-7773. The maintenance department will respond to emergencies only after normal business hours. An emergency is when there is a potential threat to health, safety, and well being of the resident and/or property. Please refer to the maintenance emergency sheet included in this Resident Handbook.

Notice of Intent to Vacate

If for any reason you plan to move, please contact your manager and sign a 30 day "Intent to Vacate" notice. When filed, this notice advises management of your intentions to move by a specific date. This procedure is necessary to ensure proper processing of your Security Deposit and helps management to prepare your unit for new residents.

Eviction Procedures

Grounds for resident eviction include, but are not limited to the following:

- Delinquent rent of one month or more- In the case of delinquent rent the BHA will send the resident a notice to vacate. The eviction process can be reversed if the past due rent is paid before the account is filed with the Justice Court. If the account is not paid in full by the court date, the resident is required to vacate the unit.
- Poor Housekeeping- If on the third inspection (over a six (6) months) your apartment is found to still be in violation of Housekeeping Standards the BHA will issue a termination notice of your lease and eviction proceedings will be instituted for failing to keep the unit properly cleaned.
- Serious Infraction of Lease-Examples is: not reporting changes in family income or household composition; disconnected utilities for non-payment; illegal; failure to fulfill your obligations set forth in your unit dwelling lease.
- "One Strike and You're Out Policy"- The BHA has a zero tolerance for criminal activity and illegal use, possession, or sale of drugs on or off any BHA property. Use of your unit for any illegal activity will also be grounds for eviction.
- Late Rent- If the resident is late in payment of rent and the late charge has been assessed 3 times during any 12 month period, a fourth such late payment shall be considered a serious violation and grounds for termination of the Lease and the eviction process will begin.

MOVE-OUT'S

(PLEASE REFER TO DWELLING LEASE)

The following are the procedures to follow when vacating your unit:

- Notify Management Office 30 days ahead of departure date and complete in writing a "Notice of Intent to Vacate." Rent is due for those 30 days. If keys are not returned you will be charged rent until the keys are brought to management or the apartment is found vacated after the notice expires.
- Clear your account in full. It may be necessary to pay additional charges if damages are noted during the move-out inspection and not covered by your Security Deposit.
- Clean the Unit and leave it as you would expect if you were moving in.
- Be sure to remove everything from the apartment, otherwise we will assume it is unwanted. If rubbish, furniture, etc, is left inside or outside the unit the charge to remove it will be deducted from your Security Deposit.
- Make arrangements with the Manager for your final inspection before you move out.
- Lock the windows and doors and return the keys to the Manager. If you leave on a weekend, make arrangements with the Manager for the return of the keys.

FIRE SAFETY RULES & IN CASE OF FIRE

Fire Safety

1. Store flammable materials in proper containers that are labeled.
2. Keep matches and lighters away from children.
3. Do not overload electrical circuits.
4. Make sure that cords on appliances and lamps remain in good condition.
5. Never smoke in bed!
6. Never disconnect your smoke detector (alarm)!! (Dwelling Lease Section 7V)

In Case of Fire

1. Do not open any outside door without first feeling for heat. If hot, choose an alternate escape route.
2. If smoke is heavy, crawl holding your breath, or breathe through a wet cloth taking short breaths.
3. Get out fast. Do not stop for possessions. Develop an escape plan and practice it with your children.
4. Have a prearranged meeting place for all family members. Make sure no one enters the burning house.
5. Call the fire department from a neighbor's home.

For more information on fire prevention & safety contact your local fire department.

COMMUNITY OUTREACH

Wendy Hering, Coordinator

(228) 374-7771 Ext 213

BHLA Administration Office:

Biloxi Housing Authority
330 Benachi Avenue
Biloxi, MS 39530

Community Outreach Department may be able to assist you in many ways. The following are some examples of the services, the agency will be reviewing:

1. Farmers Market for the Elderly and/or disabled.
2. Resident Council Organizations
3. Home ownership Programs
4. National Red Ribbon Week
5. Bread Distribution
6. Clothing/Household Items
7. Reading Programs
8. Tutoring Programs
9. Summer Programs
10. Assistance in finding Adult Daycare Programs
11. Assistance with arranging transportation to and from doctors appointments
12. Job referrals
13. Educational referrals

If you are in need of assistance please contact the Community Outreach Department.

ASSISTED HOUSING MANAGEMENT TEAM

Danette Hennig
Area Manager

Loan Duong
Area Manager

Sheryl Kennedy
Assistant Manager

SITES

SunCoast Villa
Covenant Square

McDonnell Ave
Gulf Shore Villas

Fernwood Place
Oakwood Village

Lunch will normally be taken from 12:00 to 1:00.

Should you need assistance and your manager is not at your site, please feel free to contact the Biloxi Housing Authority staff at 228-374-7771 and your call will be forwarded to your manager or promptly returned. If you have any maintenance problems please call 228-374-7773. Thank you.

BILOXI HOUSING AUTHORITY NUMBERS TO REMEMBER

Community Outreach	330 Benachi Avenue	374-7771 ext 212
Administration	330 Benachi Avenue	374-7771
Maintenance Office	330 Benachi Avenue	374-7773
Security	330 Benachi Avenue	374-7771 ext 222
Modernization	330 Benachi Avenue	374-7771
Covenant Square	270 Covenant Square	374-7771 ext 246
Fernwood Place	2775 Fernwood Road	374-7771 ext 244
Oakwood Village	330 Benachi Avenue	374-7771 ext 246
SunCoast Villa	1650 Carroll Drive	374-7771 ext 244
Gulf Shore Villas	2301 Atkinson Road	374-7771 ext 244
McDonnell Ave	242 McDonnell Avenue	374-7771 ext 246

MAINTENANCE AFTER HOURS EMERGENCY

The Maintenance Departments normal business hours are Monday through Friday 7:30AM-5:00 PM. You can reach the maintenance department at 228-374-7773, 24 hours a day. After normal business hours we have an answering service that takes our calls and relays messages to the on duty maintenance employee.

The Maintenance Department will respond to ONLY EMERGENCY maintenance calls after normal business hours, weekends, and holidays. An Emergency is when there is a potential threat to health, safety, and well being of the residents and/or the property. The Housing Authority has listed below, for your benefit, some problems that it has been determined to be an emergency and what will be responded to after hours.

- GAS LEAKS
- FIRE
- POWER OUTAGE
- BROKEN WATER LINES THAT CAN'T BE TURNED OFF
- SEWER LINE BACK UP
- LEAKING OR BURST HOT WATER HEATERS
- BROKEN WINDOWS (COMPLETELY BUSTED OUT)
- HEAT (DURING WINTER MONTHS)

Maintenance will not respond if it is less than 12 hours to the next working day!

Emergency calls after hours are received at 374-7773. Residents must be prepared to give their name, address, telephone number and a complete description of the emergency. The maintenance employee on duty will advise you of when to expect a maintenance employee to perform the emergency work. If you are locked out of your unit after hours, this is not considered an emergency and you will be charged \$25.00.

<u>AGENCIES TO BE CALLED</u>		<u>WEEKDAYS</u>	<u>NIGHT & WEEKENDS</u>
Center Point Energy (Gas Company)		896-7500	911
MS. Power Company (Power Outage)		1-800-487-3275	911
Police Department	(Non-Emergency)	392-0641	
	(Emergency)	911	911
Fire Department	(Non-Emergency)	392-0641	911
Ambulance		911	911

Your assistance and cooperation in helping the Biloxi Housing Authority keep its maintenance cost down is greatly appreciated. We will try to continue giving you prompt service.

HOUSEKEEPING

Under Section 14 I of the Dwelling Lease, require the tenant to comply with all obligations imposed upon the tenant by applicable provisions of building and housing codes materially affecting health and safety to keep the premises and other such areas as may be assigned to the tenant for his exclusive use in a clean sanitary and safe condition; and to dispose of all garbage, rubbish, and other waste from the premises in a safe and sanitary manner, all garbage must be kept in a container with tight fitting lid. Lease enforcement of the above will be implemented based on Housekeeping Policy and Standards as follows.

THE HOUSEKEEPING POLICY IS AS FOLLOWS:

1. If at any time a BHA Representative or Employee enters an apartment and it is found to be in violation of the Housekeeping Standards then in effect the resident will be given notice that the apartment will be re-inspected within a week (5 business days). If at that second inspection Housekeeping Standards are still not being met, the Manager will set up a third and final inspection by a manager and a BHA Representative within 5 calendar days. Pictures will be taken at that time for documentation purposes.
2. If on the third inspection the apartment is found to be in violation of Housekeeping Standards the Housing Authority will issue a termination notice and eviction proceedings will be instituted for failing to keep the unit properly cleaned NOTE: The Housing Manager may schedule one additional inspection provided that he/she recommends that the Resident be given more time.
3. After each inspection the Resident will be given a list of violations that need to be corrected. The Resident should be made to feel free to discuss the matter with the Housing Manager.
4. After the third failure to comply with Housekeeping Standards BHA will begin the eviction process.
5. If there is a habitual offender they will be evicted.

THE HOUSEKEEPING STANDARDS ARE AS FOLLOWS:

1. The toilet, sink, tub and floor of the bathroom must be regularly cleaned and kept in a sanitary manner in order to avoid health problems.
2. All floors must be kept free of food and accumulation of dirt to prevent health problems, which can cause roaches, rats, and other vermin.
3. The refrigerator must be kept clean and regularly defrosted (if not auto-defrost) in order to properly maintain and care for the appliance.
4. The kitchen range must be kept clean and free of grease to prevent a fire hazard and to properly care for the appliance. This includes cleaning around and under the burner area.

5. The yard is to be kept free of all debris, litter and garbage which must be placed in trash containers to prevent health problems.
6. Flammable liquids, trash, debris, accumulation of papers, and all other flammable material in apartments must be removed to prevent fire hazards.
7. The apartment premises must be kept in such conditions as not to create a fire or health hazard, and to prevent damage or cause excessive maintenance to the unit.

SECURITY DEPARTMENT

We have a staff of our own Security Department. If you are in need of assistance and it is not an emergency you can contact the Security Department at 228-374-7771 ext. 222.

This Department also investigates Fraud. They are responsible for background checks, assisting & monitoring residents, enforcing the "One Strike Your Out" Policy. They also issue notices of vehicle violations.

ALWAYS CONTACT THE POLICE DEPARTMENT IN CASE OF AN EMERGENCY!!!

MAINTENANCE ORIENTATION GUIDELINES

Gas Smell/Leak	Maintenance Dept. (24 hours)
Water Leak	All plumbing or related problems to the Maintenance Dept. (24 hours)
Utility Problems	(Gas, Electric, Water or Sewer) Maintenance Dept. (24 hours)
Appliances	Refrigerators/Range- any problem to Maintenance Dept. (24 hours)
Smoke Alarms	Should always be in place as per original installation. Do not move from location for any reason.
Fire Extinguishers	Should always be in place as per original installation. Do not remove from location except in case of fire.
Hot Water Heater	Electric or gas should not have any objects or obstructions near water heater.
Wall Heater Closer	Should be clutter free-No object or obstruction in closet.
Air Conditioners	Should be properly installed with brackets and side panels. The initial installation must be inspected by the Maintenance Department for safety.
Handrails	Loose/Broken rails should be reported to Manager or Maintenance Dept.
Door Locks/Keys	There will be charges for replacement of locks and/or keys.

POST ORIENTATION MAINTENANCE BRIEFING

DO'S AND DON'TS

1. Explain how the Work Order System works (calling in work orders)
2. Inform Residents about Grounds- Front and Rear of unit.
3. Make sure Residents know that removing or disconnecting the smoke detector is a serious safety violation and a charge will be assessed.
4. Residents should get some guidelines from the Maintenance Department:
 - A. Calling in work orders
 - B. Inspections-when/what kind
 - C. Failure to report problems
 - D. HOUSEKEEPING
 - E. Maintaining the grounds
 - F. Pets
5. Residents should be briefed on Housekeeping
6. Over Time calls (after hours)
Provide a list to Residents
What is considered an emergency?
7. Work Orders should be called in as early as possible.
8. Blocked Egress: Do not block windows with furniture.

***** ATTENTION ALL RESIDENTS*****
HURRICANE/ STORM BULLETIN

This storm advisory is furnished to make you aware of what to do when a storm watch has been issued for your area. Listed below are emergency telephone numbers as well as helpful information on how to prepare in the event the weather conditions warrant emergency preparedness.

STAY TUNED TO YOUR LOCAL TELEVISION OR RADIO STATION FOR
UPDATED ADVISORIES AND DETAILS!!

HURRICANE SAFETY RULES

WHAT TO EXPECT:

If your home is in the path of the storm you may experience electric power failure, telephone and sewage plant failures, flooding, water shortages and road blocks, and loss of refrigeration.

WHAT TO DO:

1. Keep your radio or T.V. tuned to a local station. Be prepared to use a battery powered radio in case of power failure. This is necessary for the latest advisories.
2. Contact your neighbors, especially the elderly and disabled and assist if needed. If you plan to leave the area, let someone know where you can be reached.
3. Fill sterilized containers with a 3-day supply of drinking water; fill bathtub with clean water.
4. If you are on special medication or require special foods, stockpile an adequate supply. Food that can be eaten with little or no preparation or refrigeration should be stored in advance. (Canned goods, bread, prepared snacks, etc.)
5. Store a supply of batteries, and flashlights.
6. Be sure your vehicle is fuel-filled to capacity. If power fails, gas pumps will be inoperable until power is restored. DO NOT attempt to store gasoline in your apartment.
7. Outdoor items, lawn furniture, garbage cans, garden tools, toys, etc, should be brought indoors since these items become weapons of destruction in hurricane force winds. Check and latch all window screens and screen doors.
8. Stay indoors and keep children indoors. Power lines may be down and are deadly.
9. Keep drapes, blinds and shades drawn and closed, and keep away from windows as they may suddenly blow out or may be struck by flying objects in high winds.
10. Follow instructions of Civil Defense Authorities.
11. Plan to leave low-lying or flood prone areas BEFORE the storm reaches the area. Be prepared to evacuate should the situation warrant. If you are asked to evacuate, do not resist, and move out as quickly as possible.
12. Remain calm. Your ability to meet emergencies will inspire and help others.

LISTED BELOW ARE EMERGENCY NUMBERS FOR YOUR AREA. BEAR IN MIND
THAT THE NUMBERS ARE SUBJECT TO CHANGE. UP-DATE THIS LIST
PERIODICALLY, AND KEEP IT NEAR YOUR PHONE.

POLICE 911
FIRE 911

GAS COMPANY (ENTEX) 896-7500
ELECTRIC CO. (MS POWER) 868-9800

BEWARE THE EYE OF THE HURRICANE

If the calm storm center (the eye) passes directly overhead, there will be a lull in the wind lasting a few minutes to half an hour or more. Stay in a safe place unless emergency repairs are absolutely necessary. But remember, as the eye passes over, at the other side of the eye, the winds rise again very rapidly to hurricane-force and come from the opposite direction.

Attachment B
 BILOXI HOUSING AUTHORITY
 TENANT CHARGE LIST 2010

Any items not on this list will be billed Time and Materials to the tenant

Description of Charge	Total Charge
CLEANING	
Clean Stove	\$50
Clean Refrigerator	\$23
Food Removal	\$35
Clean Range Hood & Backsplash	\$15
Clean Kitchen Sink	\$12
Clean Kitchen Cabinet	\$18
Clean Water Closet	\$13
Clean Tub/Shower	\$13
Clean Vanity Bowl	\$11
Clean Walls (per room)	\$23
Clean Carpet Lump Sum	\$100
Clean Floors (strip & wax)	
1 Bedroom	\$80
2 Bedroom	\$109
3 Bedroom	\$139
4/5 Bedroom	\$179
Replace carpet tiles (per tile)	\$18
Replace VCT (per Tile)	\$9
Replace stove drip pans	\$7
Replace Microwave turntable	\$47
Replace Microwave	\$186
Replace Range (gas)	\$292
Replace Range (elec.)	\$366
Replace Refrigerator (14 CF)	\$395

Description of Charge	Total Charge
Replace Refrigerator (20 CF)	\$449
Replace Microwave Handle	\$35
Replace Microwave Shelf Clip EA	\$5
Replace Range Hood	\$77
Replace Range Hood Filter	\$21
Replace Surface Switch	\$40
Replace oven element	\$31
Replace Cabinet Hinge EA	\$6
Replace Kitchen Faucet	\$42
Replace Basket Strainer	\$12
BATHROOM	
Replace Toilet flush handle	\$6
Replace Toilet Seat (standard)	\$11
Replace Toilet Seat (elongated)	\$16
Replace toilet Tank lid	\$44
Replace Toilet Tank	\$44
Commode replacement (standard)	\$86
Commode replacement (handicap)	\$136
Faucet replacement	\$41
Medicine Cabinet	\$26
Toilet tissue holder	\$12
Tissue roller bar	\$2
Towel bar 24"	\$15
Shower curtain rod	\$20
Stopper tub/sink	\$6

ELECTRICAL	
Replace 60 watt bulb	\$2
Replace 40 watt bulb	\$3
Replace Compact Fluorescent Bulb	\$8
Replace 4' fluorescent lamp	\$7
Replace 4' fluorescent lens	\$85
Replace 12" square fixture	\$15
Replace 10" drum fixture	\$32
Replace 8" drum fixture	\$20
Replace 6" drum fixture	\$17
Replace bath fixture	\$22
Replace porch fixture	\$27
Replace porch lens (acryl third)	\$11
Replace switch /outlet	\$5
Replace switch /outlet cover	\$5
Replace smoke detector	\$15
Replace smoke detector battery	\$3
Replace heat/ cool thermostat	\$32
Replace thermostat (heat pump)	\$45
PLUMBING	
Unclog kitchen sink/ lavatory (plunger)	\$10
Unclog toilet (plunger)	\$10
Unclog bathtub (plunger)	\$10
Unclog washing machine drain	\$30
Clear garbage disposal	\$10
Unclog with small snake machine	\$50
Unclog with large snake machine	\$55
Unclog with sewer jet machine	\$70
Pull commode (wax seal, flange bolts)	\$23

DOORS/ WINDOWS	
Replace entrance door	\$178
Replace rear door Bayview place	\$290
Replace fiberglass door SC duplex	\$440
Replace locks (1 deadbolt)	\$31
Replace locks (2 deadbolts)	\$62
DOORS/ WINDOWS; cont	
Replace locks (3 deadbolts)	\$88
Replace deadbolt cores (1)	\$28
Replace deadbolt cores (2)	\$45
Replace deadbolt cores (3)	\$63
Make new key (per key) LS	\$4
Replace mailbox key	\$15
Mailbox lock change	\$20
Replace interior door (slab) Masonite	\$39
Replace Interior door (slab) Luan	\$50
Replace interior door unit	\$102
Re-hang interior door	\$12
Replace interior door stop	\$5
Replace passage/privacy lock	\$11
Replace door knocker/viewer	\$14
Replace night chain	\$7
Replace screen/storm door	\$340
Replace screen door latch	\$12
Replace screen door stop spring	\$7
Replace Screen door hook and eye	\$6
Reinstall screen (removed by resident)	\$2
Replace a window blind	\$15
Replace single pane window glass	\$50
Replace Double pane window glass	\$200
Repair window screen (nylon)	\$16

WALLS/FLOORS	
Repair-tape float (small)	\$49
Repair-tape float (large)	\$96
Repaint Interior Ceilings Per ceiling	\$50
Kilz paint for stains per room	\$100
WALLS/FLOORS Cont:	
Kilz paint for stains per ceiling	\$50
Texture damaged walls (per wall)	\$25
Texture damaged Ceiling (per Ceiling)	\$35
MISC. Charges	
Yard clean up, Roof clean up (each occurrence)	\$25
Trash container out early or late	\$25
Unlock door (7:30am -5pm- weekdays)	\$5
Unlock door 5:00pm -7:30am- weekdays/weekends)	\$35
Haul off abandoned property (per Load)	\$100
5lb. Fire ext (missing or recharge)	\$50
Reinstall smoke alarm removed by Tenant Per smoke Alarm	\$50
Reinstall smoke alarm batteries removed by tenant Per Smoke Alarm	\$50
Maintenance on call callout and no maintenance problem found	\$36
Maintenance on call callout for a/c or heat and switch in wrong position.	\$36
Gas cut off and no problem found. Permit, Plumber and reconnect fees	\$370
Remove wall paper border per room	\$50
Administrative Fee "per work order charged to tenant"	\$2

BILOXI HOUSING AUTHORITY
TENANT CHARGE LIST 2010

Paint List

Any items not on this list will be billed Time and Materials to the tenant

Site \ Bedroom

Unit Painting	Total Charge		Total Charge
Fernwood		Oakwood	
1 bedroom	\$393	1 bedroom	\$443
2 bedroom	\$615	2 bedroom	\$512
3 Bedroom	\$654	3 bedroom	\$642
		4 bedroom	\$699
		5 bedroom	\$838
Covenant		Bayview Place	
3 bedroom	\$838	1 bedroom	\$596
		2 bedroom	\$837
Gulf Shore		3 bedroom	\$1,107
1 bedroom	\$443	4 bedroom	\$1,239
2 bedroom	\$615		
Suncoast		Cadet Point	
1 bedroom	\$479	1 bedroom	\$430
2 bedroom	\$588	2 bedroom	\$570
3 bedroom	\$793		
McDonnell			
1 bedroom	\$684		
2 bedroom	\$837		

Paint charges will be prorated after 1 full year of occupancy by the tenant.
Proration will be as follows.

Year 1 of occupancy the tenant is responsible for 100% of the paint costs.
Year 2 of occupancy the tenant is responsible for 75 % of the paint costs.
Year 3 of occupancy the tenant is responsible for 50% of the paint costs
Year 4 of occupancy the tenant is responsible for 25% of the paint costs
Year 5 of occupancy the tenant is responsible for 0% of the paint costs
None of the above includes damages. The tenant will be charged for any and all damages to the unit.

SECTION 15. DWELLING LEASE

- A. Each dwelling lease will have a twelve (12) month term which will automatically be renewed for all purposes except non-compliance by an adult member with the community service requirements. Effective January 1, 2002, the Community Service requirements are applicable only to residents of developments in an approved HOPE VI program. The PHA incorporates the regulatory provisions in all leases for dwelling units assisted under the U. S. Housing Act of 1937, as amended, in developments owned by or leased to the PHA and leased or sublet to residents. The PHA can modify the lease at any time during the lease term provided that the PHA provides the required notice to residents and resident organizations and considers their comments before adopting the new lease. The lease may be modified at any time by written agreement of the resident and the PHA. The PHA may terminate tenancy if the resident refuses to accept a revision to the lease after being given at least sixty (60) days notice of its proposed effect and being allowed a reasonable time to respond to the offer.
- B. The dwelling lease policies and procedures are implemented for each resident as follows:
1. at admission, for new residents.
 2. at the next regularly scheduled reexamination of income, for present residents.
 3. immediately, for any resident so requesting, whose next regularly scheduled reexamination of income is later than six (6) months after the date of adoption.
 4. at the time of transfer, for any resident moving from one dwelling unit in a development to any other dwelling unit in a development.
- C. The PHA will provide at least thirty (30) days written notice to residents and resident organizations of any proposed changes in the dwelling lease form. Residents and resident organizations can present written comments on the proposed changes to the PHA during this thirty (30)-day period. The PHA will take into consideration all comments before adopting any new lease.

If any change in the resident's status results in the need to change or amend any provision of the lease, or if the PHA desires to waive a provision with respect to the resident: (1) the existing lease is to be canceled and a new lease executed; or (2) an appropriate rider is to be prepared and executed by the resident and PHA and made a part of the existing lease.

- D. The dwelling lease, executed by the PHA and each resident of a dwelling unit, will contain the provisions with respect to the following subjects:
1. Description of Parties and Dwelling Units
 2. Members of the Household Who Will Reside in the Unit
 3. Rental Payments, Late Charges, Lease Term and Renewal
 4. Security Deposit
 5. Utilities
 6. Maintenance, Repairs and Services

7. Redetermination of Rent, Dwelling Size and Eligibility
8. Occupancy of the Dwelling Unit and Resident Obligations, including Community Service Requirements (where applicable);
9. PHA Obligations
10. Defects Hazardous to Life, Health and Safety
11. Entry of Dwelling Unit During Occupancy
12. Abandonment and Abandoned Property
13. Notice Requirements
14. Notice Procedures
15. Termination of Lease
16. Grievance Procedures
17. Modification of the Lease
18. Accommodation of the Disabled

E. Additional Lease Provisions Effective Immediately

1. Persons convicted of manufacturing or producing amphetamine on the premises of public housing will have their assistance permanently terminated.
 2. Any person residing in public housing identified by the PHA as having fled to avoid prosecution, or custody or confinement after a conviction of a felony, violation of a condition of probation or parole imposed under Federal or State law will have their lease terminated.
 3. Any person in the household or guest determined to have tampered with, destroyed or removed batteries from any smoke detector will be fined a fee of \$25.00. Any second offense will result in the termination of the lease.
 4. The PHA will notify the Post Office of any family evicted for criminal and/or drug/alcohol abuse.
- F. Each lease shall specify the unit to be occupied, the date of admission, the size of the unit to be occupied, all family members who will live in the unit, the TTP or Tenant Rent (whichever is applicable) and security deposit to be charged, the utility allowances, other charges under the lease, and the terms of occupancy. It shall be explained in detail to the applicant and his/her family before he/she executes the lease. The lease shall be kept current at all times. The Head of Household of each family accepted as a resident is required to execute a lease agreement prior to actual admission. All household members eighteen (18) years of age or older will be required to sign the lease. One copy of the lease will be given to the lessee and the original will be filed as part of the permanent records established for the family.
- G. Cancellation of a resident's lease will be in accordance with the provisions of the resident's lease.

Attachment B

6.0 PHA Plan Update:

(A) 6. Designated Housing for Elderly and Disabled Families-HUD Approval Letter



U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON, DC 20410-8000

OFFICE OF PUBLIC AND INDIAN HOUSING

AUG 04 2011

Mr. Lee H. Nethery
Deputy Executive Director
Biloxi Housing Authority
P.O. Box 447
Biloxi, MS 39522

RECEIVED
AUG 08 2011

B.Y:

Dear Mr. Nethery:

This letter is in response to the Biloxi Housing Authority's (BHA) proposed Designated Housing Plan (Plan) submitted to the Department's Office of Public and Indian Housing on June 8, 2011. The Plan proposes to designate 120 units as elderly only at Seashore Oaks. The Plan also proposes to continue the designation of 176 units for elderly families as approved on September 2, 2009. This Plan would result in the designation of 38% of all units in BHA's public housing inventory at the following developments:

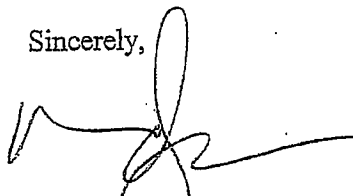
Development Name	Development Number	Bedroom Type Proposed for Elderly Designation				Total Units Proposed for Designation Elderly	Total Public Housing Units
		0-BR	1-BR	2-BR	3-BR		
Cadet Point Senior Village	MS 5-9		72	4		76	76
Gulf Shore Villas	MS 5-11		88	12		100	100
Seashore Oaks		42	61	17		120	120
Total		42	221	33		296	296
						Total PH units in inventory	720

The Plan was reviewed in accordance with the requirements of Section 7 of the United States Housing Act of 1937, as amended, and Notice PIH 2010-28 (HA). Based on the information available to us, the Plan is approved. The Plan will be in effect for 5 years from the date of this letter. Prior to the expiration of the 5-year period, BHA may apply to extend the designation for additional 2-year increments.

Thank you for your interest in the Department's programs. If you have questions, please contact Ryan Jones, Housing Program Specialist, Public Housing Management and Occupancy Division, at (202) 402-2677.

The Department wishes the Biloxi Housing Authority success in implementing its Designated Housing Plan.

Sincerely,

A handwritten signature in black ink, appearing to read 'Milan Ozdinec', with a stylized flourish extending to the right.

Milan Ozdinec
Deputy Assistant Secretary
for Public Housing and Voucher Programs

Attachment C

6.0 PHA Plan Update:

(A) 7. Community Service and Self-Sufficiency

A description of:

(1) Any programs relating to services and amenities provided or offered to assisted families:

A. The PHA and the Welfare (TANF) Agency has not entered into a cooperative agreement to share information and/or target supportive services. However, coordination efforts between the PHA and TANF agency do exist in reference to: Client referrals, information sharing regarding mutual clients (for rent determinations and otherwise), coordination of the provision of specific social and self-sufficiency services and programs to eligible families.

B. Services and programs offered to residents and participants are as follows:

HOPE VI Community Supportive Services offers an array of services to residents such as Case Managements, Referrals to important agencies to assist with needs such as education, financial, medical, and mental health, prescriptions and etc.,

Section 8 FSS Program is a HUD program that encourages communities to develop local strategies to help assisted families obtain employment that will lead to economic and self-sufficiency. Through a partnership with local businesses, schools, and welfare agencies, participating families can complete a comprehensive program that develops life-skills and provides better opportunities for higher paying jobs/employment.

Economic and self-sufficiency programs/relating to services

SERVICES AND PROGRAMS				
Program Name & Description (including location if appropriate)	Estimated Size	Allocation Method (waiting list/random selection/specific criteria/ other)	Access (development office/ PHA main office/ other provider name)	Eligibility (public Housing or Section 8 participants or both)
Section 8 HCV FSS Program	25	FSS Waiting list	Assisted Housing Office	Section 8 HCV
Bethel Free Clinic	175 per month	Specific Criteria	Computer Learning Center	Public Housing
Coastal Family Health Center	150	Specific Criteria	Coastal Family Health Center	Public Housing And Section 8
GCCAA		Specific Criteria	GCCAA Office Building	Public Housing and Section 8
CFHC Mobile Medical Clinic		Specific Criteria	Computer Learning Center	Public Housing

Letters of interest in the program are mailed to all existing residents of Section 8 and an FSS waiting List is created (they are not chosen from the housing waiting list). The slots are filled when they become available for the FSS waiting list.

Family Self- Sufficiency FSS Program		
Program	Required Number of Participants (start of FY 2008 Estimate)	Actual Number of Participants (As of 10-1-2010)
Section 8	25	24

(2) Any policies or program of the PHA for the enhancement of the economic and social self-sufficiency of assisted families, including programs under Section 3 and FSS:

A. Self-Sufficiency Policies are as follows:

1. Public Housing Rent Determination Policies
2. Public Housing Admissions Policies
3. Section 8 Admissions Policies
4. Public Housing FSS Action Plan

5. Section 8 HCV FSS Action Plan
6. HOPE VI Community Supportive Services
7. Community Service Requirement Policy

C. Economic and Social Self-Sufficiency Programs:

Entitled Services and Programs and Families Self-Sufficiency Program.

- (3) How the PHA will comply with the requirements of community service and treatment of income changes resulting from welfare program requirements.

Attachment D

6.0 PHA Plan Update:

(A) 10. Civil Rights Certification

Civil Rights Certification

U.S. Department of Housing and Urban Development
Office of Public and Indian Housing
Expires 08/30/2011

Civil Rights Certification

Annual Certification and Board Resolution

Acting on behalf of the Board of Commissioners of the Public Housing Agency (PHA) listed below, as its Chairman or other authorized PHA official if there is no Board of Commissioner, I approve the submission of the Plan for the PHA of which this document is a part and make the following certification and agreement with the Department of Housing and Urban Development (HUD) in connection with the submission of the Plan and implementation thereof:

The PHA certifies that it will carry out the public housing program of the agency in conformity with title VI of the Civil Rights Act of 1964, the Fair Housing Act, section 504 of the Rehabilitation Act of 1973, and title II of the Americans with Disabilities Act of 1990, and will affirmatively further fair housing.

BILOXIHOUSING AUTHORITY

MS005

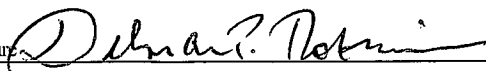
PHA Name PHA Number/HA Code

I hereby certify that all the information stated herein, as well as any information provided in the accompaniment herewith, is true and accurate. Warning: HUD will prosecute false claims and statements. Conviction may result in criminal and/or civil penalties. (18 U.S.C. 1001, 1010, 1012; 31 U.S.C. 3729, 3802)

Name of Authorized Official DELMAR P. ROBINSON

Title CHAIRMAN, BOARD OF COMMISSIONERS,
BILOXI HOUSING AUTHORITY

Signature



Date

9/21/2011

Attachment E

6.0 PHA Plan Update:

(A) 11. Fiscal Year Audit

THE HOUSING AUTHORITY OF THE CITY OF BILOXI
BILOXI, MISSISSIPPI
REPORT ON EXAMINATION
OF
FINANCIAL STATEMENTS AND SUPPLEMENTAL DATA
FOR THE YEAR ENDED DECEMBER 31, 2010

THE HOUSING AUTHORITY OF THE CITY OF BILOXI
BILOXI, MISSISSIPPI
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YEAGER & BOYD, L.L.C.
CERTIFIED PUBLIC ACCOUNTANTS
5501 HIGHWAY 280
BIRMINGHAM, ALABAMA 35242
(205) 991-5506
(800) 284-1338
FAX (205) 991-5450

Board of Commissioners
The Housing Authority of the City of Biloxi
Biloxi, Mississippi

INDEPENDENT AUDITORS' REPORT

We have audited the accompanying financial statements of the Housing Authority of the City of Biloxi as of and for the year ending December 31, 2010, as listed in the table of contents. These financial statements are the responsibility of the Authority's management. Our responsibility is to express an opinion on these financial statements based on our audit. We did not audit the financial statements of the tax credit limited partnerships; Bayview Place, LLC and Cadet Point Senior Village, LLC, discretely presented component units of the Housing Authority which represent 100% of the assets, net assets and revenues of the aggregate discretely presented component units as of and for the year ended December 31, 2010. Those financial statements were audited by other auditors whose reports thereon have been furnished to us, and our opinions on the basic financial statements, insofar as it relates to the amounts included for Bayview Place, LLC and Cadet Point Senior Village, LLC are based on the reports of the other auditors.

We conducted our audit in accordance with auditing standards generally accepted in the United States of America and the standards applicable to financial audits contained in Government Auditing Standards, issued by the Comptroller General of the United States. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. The financial statements of Bayview Place, LLC and Cadet Point Senior Village, LLC were not audited in accordance with *Government Auditing Standards*. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation. We believe that our audit provides a reasonable basis for our opinion.

In our opinion, based on our audit and the reports of other auditors, the financial statements referred to above present fairly, in all material respects, the financial position of the Authority and its discretely presented component units as of December 31, 2010, and the changes in financial position and cash flows, for the year then ended in conformity with accounting principles generally accepted in the United States of America.

In accordance with Government Auditing Standards, we have also issued our report dated September 19, 2011 on our consideration of the Authority's internal control over financial reporting and our tests of its compliance with certain provisions of laws, regulations, contracts and grant agreements and other matters. The purpose of that report is to describe the scope of our testing of internal control over financial reporting and compliance and the results of that testing, and not to provide an opinion on the internal control over financial reporting or on compliance. That report is an integral part of an audit performed in accordance with Government Auditing Standards and should be considered in assessing the results of our audit.

Accounting principles generally accepted in the United States of America require that the management's discussion and analysis on pages 7 through 17 be presented to supplement the basic financial statements. Such information, although not a part of the basic financial statements, is required by the Governmental Accounting Standards Board, who considers it to be an essential part of financial reporting for placing the basic financial statements in an appropriate operational, economic, or historical context. We have applied certain limited procedures to the required supplementary information in accordance with auditing standards generally accepted in the United States of America, which consisted of inquiries of management about the methods of preparing the information and comparing the information for consistency with management's responses to our inquiries, the basic financial statements, and other knowledge we obtained during our audit of the basic financial statements. We do not express an opinion or provide any assurance on the information because the limited procedures do not provide us with sufficient evidence to express an opinion or provide any assurance.

Our audit was performed for the purpose of forming an opinion on the financial statements that collectively comprise the Authority's basic financial statements. The accompanying Financial Data Schedule is presented for purposes of additional analysis and is not a required part of the basic financial statements. Further, other supplementary data as listed in the table of contents is presented for Department of Housing and Urban Development information and is not a required part of the financial statements. The accompanying schedule of expenditures of Federal Awards is presented for purposes of additional analysis as required by U.S. Office of Management and Budget Circular A-133, "Audits of States, Local Governments and Non-Profit Organizations", and is not a required part of the basic financial statements. The Financial Data Schedule, supplementary data and the schedule of expenditures of federal awards are the responsibility of management and were derived from and relate directly to the underlying accounting and other records used to prepare the financial statements. The information has been subjected to the auditing procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with auditing standards generally accepted in the United States of America. In our opinion, the information is fairly stated in all material respects in relation to the financial statements as a whole.

Birmingham, Alabama
September 19, 2011

Yeager & Boyd
Yeager & Boyd

THE HOUSING AUTHORITY OF THE CITY OF BILOXI

BILOXI, MISSISSIPPI

REPORT ON INTERNAL CONTROL OVER FINANCIAL REPORTING AND
ON COMPLIANCE AND OTHER MATTERS BASED ON AN AUDIT OF
FINANCIAL STATEMENTS PERFORMED IN ACCORDANCE WITH
GOVERNMENT AUDITING STANDARDS

Board of Commissioners
The Housing Authority of the City of Biloxi
Biloxi, Mississippi

We have audited the basic financial statements of the business type activities which comprise the major fund of the Authority as of and for the year ended December 31, 2010, and have issued our report thereon dated September 19, 2011. We conducted our audit in accordance with auditing standards generally accepted in the United States of America and the standards applicable to financial audits contained in *Government Auditing Standards*, issued by the Comptroller General of the United States. Other auditors audited the financial statements of Bayview Place, LLC and Cadet Point Senior Village, LLC. These financial statements were not audited in accordance with *Government Auditing Standards*.

Internal Control Over Financial Reporting

In planning and performing our audit, we considered the Authority's internal control over financial reporting as a basis for designing our auditing procedures for the purpose of expressing our opinion on the financial statements, but not for the purpose of expressing an opinion on the effectiveness of the Authority's internal control over financial reporting. Accordingly, we do not express an opinion on the effectiveness of the Authority's internal control over financial reporting.

A deficiency in internal control exists when the design or operation of a control does not allow management or employees, in the normal course of performing their assigned functions, to prevent, or detect and correct misstatements on a timely basis. A material weakness is a deficiency, or a combination of deficiencies, in internal control such that there is a reasonable possibility that a material misstatement of the Authority's financial statements will not be prevented, or detected and corrected on a timely basis.

Our consideration of the internal control over financial reporting was for the limited purpose described in the first paragraph of this section and was not designed to identify all deficiencies in the internal control over financial reporting that might be deficiencies, significant deficiencies or material weaknesses. We did not identify any deficiencies in internal control over financial reporting that we consider to be material weaknesses, as defined above.

Compliance and Other Matters

As part of obtaining reasonable assurance about whether the Authority's financial statements are free of material misstatement, we performed tests of its compliance with certain provisions of laws, regulations, contracts and grant agreements, noncompliance with which could have a direct and material effect on the determination of financial statement amounts. However, providing an opinion on compliance with those provisions was not an objective of our audit and, accordingly, we do not express such an opinion. The results of our tests disclosed no instances of noncompliance or other matters that are required to be reported under *Government Auditing Standards*.

This report is intended solely for the information of the Board of Commissioners, management and federal awarding agencies and pass-through entities, and is not intended to be and should not be used by anyone other than these specified parties.

Birmingham, Alabama
September 19, 2011

Yeager & Bond

THE HOUSING AUTHORITY OF THE CITY OF BILOXI

BILOXI, MISSISSIPPI

INDEPENDENT AUDITORS' REPORT ON COMPLIANCE WITH REQUIREMENTS THAT COULD
HAVE A DIRECT AND MATERIAL EFFECT ON EACH MAJOR PROGRAM AND ON INTERNAL
CONTROL OVER COMPLIANCE IN ACCORDANCE WITH OMB CIRCULAR A-133

Board of Commissioners
The Housing Authority of the City of Biloxi
Biloxi, Mississippi

Compliance

We have audited the compliance of the Authority with the types of compliance requirements described in the *U.S. Office of Management and Budget (OMB) Circular A-133 Compliance Supplement* that are applicable to each of its major federal programs for the year ended December 31, 2010. The Authority's major federal programs are identified in the summary of auditor's results section of the accompanying schedule of findings and questioned costs. Compliance with the requirements of laws, regulations, contracts and grants applicable to each of its major federal programs is the responsibility of the Authority's management. Our responsibility is to express an opinion on the Authority's compliance based on our audit.

We conducted our audit of compliance in accordance with auditing standards generally accepted in the United States of America; the standards applicable to financial audits contained in *Government Auditing Standards*, issued by the Comptroller General of the United States; and OMB Circular A-133, *Audits of States, Local Governments, and Non-Profit Organizations*. Those standards and OMB Circular A-133 require that we plan and perform the audit to obtain reasonable assurance about whether noncompliance with the types of compliance requirements referred to above that could have a direct and material effect on a major federal program occurred. An audit includes examining, on a test basis, evidence about the Authority's compliance with those requirements and performing such other procedures as we considered necessary in the circumstances. We believe that our audit provides a reasonable basis for our opinion. Our audit does not provide a legal determination on the Authority's compliance with those requirements.

In our opinion, the Authority complied, in all material respects, with the requirements referred to above that are applicable to each of its major federal programs for the year ended December 31, 2010.

Internal Control Over Compliance

The management of the Authority is responsible for establishing and maintaining effective internal control over compliance with requirements of laws, regulations, contracts and grants applicable to federal programs. In planning and performing our audit, we considered the Authority's internal control over compliance with the requirements that could have a direct and material effect on a major federal program in order to determine our auditing procedures for the purpose of expressing our opinion on compliance and to test and report on internal control over compliance in accordance with the OMB Circular A-133, but not for the purpose of expressing an opinion on the effectiveness of internal control over compliance. Accordingly, we do not express an opinion on the effectiveness of the Authority's internal control over compliance.

A deficiency in internal control over compliance exists when the design or operation of a control over compliance does not allow management or employees, in the normal course of performing their assigned functions, to prevent, or detect and correct, noncompliance with a type of compliance requirement of a federal program on a timely basis. A material weakness in internal control over compliance is a deficiency, or combination of deficiencies, in internal control over compliance, such that there is a reasonable possibility that material noncompliance with a type of compliance requirement of a federal program will not be prevented, or detected and corrected, on a timely basis.

Our Consideration of the internal control over compliance was for the limited purpose described in the first paragraph of this section and was not designed to identify all deficiencies, significant deficiencies, or material weaknesses. We did not identify any deficiencies in internal control over compliance that we consider to be material weaknesses, as defined above.

This report is intended solely for the information and use of management, the Board of Commissioners, and federal awarding agencies and pass-through entities, and is not intended to be and should not be used by anyone other than these specified parties.

Birmingham, Alabama
September 19, 2011

Teeger & Bond

**THE HOUSING AUTHORITY OF THE CITY OF BILOXI, MISSISSIPPI
MANAGEMENT'S DISCUSSION AND ANALYSIS (MD&A)
FOR THE YEAR ENDED DECEMBER 31, 2010**

The Housing Authority of the City of Biloxi's ("the Authority") Management's Discussion and Analysis is designed to (a) assist the reader in focusing on significant financial issues, (b) provide an overview of the Authority's financial activity, (c) identify changes in the Authority's financial position (its ability to address the next and subsequent year challenges), and (d) identify individual program issues or concerns.

Since the Management's Discussion and Analysis (MD&A) is designed to focus on the current years activities, resulting changes and currently known facts, please read it in conjunction with the Authority's financial statements.

The financial results of the discretely presented component units are not addressed in this discussion and analysis.

FINANCIAL HIGHLIGHTS

- The Authority's net assets increased \$1.8 million for the year ending December 31, 2010. Net Assets were \$81.9 million at December 31, 2009 and \$83.7 at December 31, 2010.
- Revenues were \$13.3 million for the year ending December 31, 2010.
- Expenses were \$11.6 million for the year ending December 31, 2010.

USING THIS ANNUAL REPORT

The Report includes three major sections, the "Management's Discussion and Analysis (MD&A)", "Basic Financial Statements", and "Other Required Supplementary Information":

MD&A

~ Management's Discussion
and Analysis ~

Basic Financial Statements

~ Authority-wide Financial Statements ~
~ Notes to Financial Statements ~

Other Required Supplementary Information

~ Required Supplementary Information ~
(Other than the MD&A)

Authority-Wide Financial Statements

The Authority-wide financial statements are designed to be corporate-like in that all business type activities are consolidated into columns which add to a total for the entire Authority.

Statement of Net Assets

These Statements include a Statement of Net Assets, which is similar to a Balance Sheet. The Statement of Net Assets reports all financial and capital resources for the Authority. The statement is presented in the format where assets, minus liabilities, equals "Net Assets", formerly known as equity. Assets and liabilities are presented in order of liquidity, and are classified as "Current" (convertible into cash within one year), and "Non-current".

The focus of the Statement of Net Assets (the "Unrestricted Net Assets") is designed to represent the net available liquid (non-capital) assets, net of liabilities, for the entire Authority. Net Assets (formerly equity) are reported in three broad categories:

Net Assets Invested in Capital Assets, Net of Related Debt: This component of Net Assets consists of all Capital Assets, reduced by the outstanding balances of any bonds, mortgages, notes or other borrowings that are attributable to the acquisition, construction, or improvement of those assets.

Restricted Net Assets: This component of Net Assets consists of restricted assets, when constraints are placed on the asset by creditors (such as debt covenants), grantors, contributors, laws, regulations, etc.

Unrestricted Net Assets: Consists of Net Assets that do not meet the definition of "Net Assets Invested in Capital Assets, Net of Related Debt", or "Restricted Net Assets".

Statement of Revenues, Expenses, and Changes in Net Assets

The Authority-wide financial statements also include a Statement of Revenues, Expenses and Changes in Net Assets (similar to an Income Statement). This Statement includes Operating Revenues, such as rental income, Operating Expenses, such as administrative, utilities, maintenance, and depreciation, and Non-Operating Revenue and Expenses, such as grant revenue, investment income and interest expense.

The focus of the Statement of Revenues, Expenses and Changes in Net Assets is the "Change in Net Assets", which is similar to Net Income or Loss.

Statement of Cash Flows

Finally, a Statement of Cash Flows is included, which discloses net cash provided by, or used for operating activities, non-capital financing activities, investing activities and from capital and related financing activities.

The Authority's Main Programs

Significant Programs -The focus of the Authority's Financial Statements should be on the significant programs of the Authority. The following are considered significant programs of the Authority.

Conventional Public Housing – Under the Conventional Public Housing Program, the Authority rents units that it owns to low-income households. The Conventional Public Housing Program is operated under an Annual Contributions Contract (ACC) with HUD, and HUD provides Operating Subsidy and Capital Grant funding to enable the Authority to provide housing at a rent that is based upon 30% of household income. The Conventional Public Housing Program also includes the Capital Fund Program, which is the primary funding source for physical and management improvements to the Authority's properties.

Housing Choice Vouchers Program – Under the Housing Choice Vouchers Program, the Authority administers contracts with independent landlords that own the property. The Authority subsidizes the family's rent through a Housing Assistance Payment made to the landlord. The program is administered under an Annual Contributions Contract (ACC) with HUD. HUD provides Annual Contributions Funding to enable the Authority to structure a lease that sets the participants' rent at 30% of household income.

Community Development Block Grant Program-Under the CDBG program the Board receives grant money to develop viable urban communities by providing affordable housing and a suitable living environment, and by expanding economic opportunity, principally for low- and moderate-income persons.

Other Non-Significant Programs – In addition to the significant programs above, the Authority also maintains non-significant programs;

- Resident Opportunity & Supportive Services
- Disaster Housing Assistance Program
- Federal Emergency Management Agency Assistance Programs
- Business Activities
- American Recovery and Reinvestment Act Program
- Youthbuild – Department of Labor
- Component Units (See the notes to the financial statements for more detail)
- HOVE VI Program

AUTHORITY-WIDE STATEMENTS

Changes in Fiscal Reporting Period

The Authority requested that HUD allow them to change their year end from September 30 to December 31. HUD granted the request and the change took place in 2009 with the December 31, 2009 audit being a fifteen month transition year. Due to the 2009 audit being for fifteen months, the Statement of Revenues and Expenses for that year was adjusted to reflect a twelve month period in order to provide a better comparison of the revenues and expenditures for 2009 and 2010. Since the Statement of Net Assets is a report of the condition of the Authority at a single point in time, the fifteen month period for 2009 does not affect the comparison of the 2009 and 2010 statements.

Statement of Net Assets

The following table reflects the condensed Statement of Net Assets compared to the prior year. The Authority is engaged only in Business-Type Activities.

TABLE 1
STATEMENT OF NET ASSETS

	<u>2010</u>	<u>2009</u>	<u>Variance</u>
Assets:			
Current & Restricted Assets	\$ 11,136,565	\$ 11,896,903	\$ (760,338)
Capital Assets	44,933,962	39,761,972	5,171,990
Other Assets	30,456,455	40,619,878	(10,163,423)
Total Assets	\$ 86,526,982	\$ 92,278,753	\$ (5,751,771)
Liabilities:			
Current Liabilities	\$ 2,657,477	\$ 6,164,706	\$ (3,507,229)
Non Current Liabilities	151,390	4,165,108	(4,013,718)
Total Liabilities	\$ 2,808,867	\$ 10,329,814	\$ (7,520,947)
Net Assets:			
Invested in Capital Assets	\$ 41,886,020	\$ 39,761,972	\$ 2,124,048
Restricted Net Assets	2,010,358	1,461,057	549,301
Unrestricted Net Assets	39,821,737	40,725,910	(904,173)
Total Net Assets	\$ 83,718,115	\$ 81,948,939	\$ 1,769,176

Major Factors Affecting the Statement of Net Assets

During the year ended December 31, 2010, current and restricted assets decreased by \$0.8 million. The decrease was primarily due to a decrease in grant receivables. Capital assets increased \$5.2 million primarily due to a \$3.7 million conversion of Assets Held for Sale from an inventory item to a capital asset, a \$1.4 million purchase of land at Beauvoir Pass, and \$0.1 million of capital purchases through the capital grants. Other assets decreased by \$10.1 million due to the \$3.7 million dollar transfer of Assets Held for Sale, an adjustment to eliminate \$3.0 million in intercompany notes receivable on the top level financial statements, and payments of \$1.7 million in on loans to the discreet component units and payment of \$1.7 million in developer fees owed to the Authority from the discreet component units. Liabilities decreased by \$7.5 million due primarily to a \$2.6 million decrease in inter-program due to accounts between the Enterprise Fund and the Discrete Component Units, as well as, a \$1.0 million payoff of Wachovia construction loan and a \$0.9 million payoff of the loan from Fannie Mae, and the elimination of \$3.0 million in intercompany notes payable on the top level financial statements. The amounts due from and due to the discrete component units are eliminated on the top level financial statements.

Table 2 presents details on the change in Unrestricted Net Assets

TABLE 2
CHANGE OF UNRESTRICTED NET ASSETS

Unrestricted Net Assets, December 31, 2009	\$ 40,725,910
Results of Operations	273,763
Capital Expenditures from Operations	(2,329,226)
Construction Debt	3,047,942
Investment Income	247,296
Transfer to Restricted Net Assets	(549,301)
Transfer Bayview Oaks - Held for Sale	(3,719,351)
Depreciation Expense	<u>2,124,704</u>
Unrestricted Net Assets, December 31, 2010	<u><u>\$ 39,821,737</u></u>

While the results of operations are a significant measure of the Authority's activities, the analysis of the changes in Unrestricted Net Assets provides a clearer change in financial well-being.

In 2009, the Authority changed its fiscal reporting period from September 30 to December 31. The change was approved by HUD and a fifteen month transition period for December 31, 2009 was granted. In order to make to make the Statement of Revenues and Expenses better comparable for the periods ending December 31, 2009 and December 31, 2010, the December 31, 2009 Statement of Revenues and Expenses was adjusted to reflect a twelve month period. The adjustment is as follows:

TABLE 3

ADJUSTMENT TO STATEMENT OF REVENUES AND EXPENSES

	<u>2009</u>	<u>2009 Adjustment</u>	<u>Adjusted 2009</u>
Revenues:			
Tenant Rental Revenue	\$ 1,115,958	\$ 278,990	\$ 836,969
Operating Grants	14,583,911	3,645,978	10,937,933
Capital Grants	22,266,650	5,566,663	16,699,988
Investment Income	359,500	89,875	269,625
Gain (Loss) on Disposition of Assets	(583,626)	(145,907)	(437,720)
Other Revenue	616,142	154,036	462,107
Total Revenues	<u>\$ 38,358,535</u>	<u>\$ 9,589,634</u>	<u>\$ 28,768,901</u>
Expenses:			
Administrative Expenses	\$ 3,476,038	\$ 869,010	\$ 2,607,029
Tenant Services	397,679	99,420	298,259
Utilities	295,411	73,853	221,558
Maintenance & Operations	757,879	189,470	568,409
Protective Services	41,098	10,275	30,824
General Expense	1,378,125	344,531	1,033,594
HAP Payments	3,716,593	929,148	2,787,445
Depreciation	2,153,236	538,309	1,614,927
Total Expenses	<u>\$ 12,216,059</u>	<u>\$ 3,054,015</u>	<u>\$ 9,162,044</u>
Excess (Deficiency) Revenues Over Expenses	<u>\$ 26,142,476</u>	<u>\$ 6,535,619</u>	<u>\$ 19,606,857</u>

TABLE 4

STATEMENT OF REVENUES AND EXPENSES

The following schedule compares the revenues and expenses for the current and previous fiscal year. The Authority is engaged only in Business-Type Activities.

	2010	Adjusted 2009	Variance
Revenues:			
Tenant Rental Revenue	\$ 968,627	\$ 836,969	\$ 131,659
Operating Grants	10,585,452	10,937,933	(352,481)
Capital Grants	1,248,118	16,699,988	(15,451,870)
Investment Income	247,296	269,625	(22,329)
Gain (Loss) on Disposition of Assets	-	(437,720)	437,720
Other Revenue	289,736	462,107	(172,371)
Total Revenues	<u>\$ 13,339,229</u>	<u>\$ 28,768,901</u>	<u>\$ (15,429,672)</u>
Expenses:			
Administrative Expenses	\$ 2,790,221	\$ 2,607,029	\$ 183,193
Tenant Services	263,920	298,259	(34,339)
Utilities	272,858	221,558	51,300
Maintenance & Operations	854,860	568,409	286,451
Protective Services	47,530	30,824	16,707
General Expense	1,630,768	1,033,594	597,174
HAP Payments	3,585,191	2,787,445	797,746
Depreciation	2,124,704	1,614,927	509,777
Total Expenses	<u>\$ 11,570,052</u>	<u>\$ 9,162,044</u>	<u>\$ 2,408,008</u>
Excess (Deficiency) Revenues Over Expenses	<u>\$ 1,769,177</u>	<u>\$ 19,606,857</u>	<u>\$ (17,837,680)</u>

MAJOR FACTORS AFFECTING THE STATEMENT OF REVENUES AND EXPENSES

Due to the change of year ends, the 2009 Statement of Revenue and Expense numbers have been adjusted to twelve months to better compare the 2010 and 2009 statements.

Tenant revenue increased by approximately \$0.1 million. Tenant revenue increased due to more units being ready for rent. As units under repair become available, tenants are being moved in. Capital grants decreased by \$15.5 million. The decrease was primarily due to an increase in CDBG grants during 2009 for the purchase of capital assets that was not repeated in 2010. The \$0.4 million loss from the sale of assets that occurred in 2009 was not repeated in 2010 because none of the homes that the Authority had available for sale sold during the year.

MAJOR FACTORS AFFECTING THE STATEMENT OF REVENUES AND EXPENSES - CONTINUED

There was an overall increase in expenses. Administrative expenses increased primarily due to an increase in general administrative costs and the hiring of additional salaried personnel. The increase in maintenance and operations costs was due to more units becoming available to tenants and units no longer being new, and thereby, requiring more repairs. General expenses increased primarily because of increased insurance costs due to the Authority's proximity to the Gulf Coast. Housing assistance payments (HAP) increased due to more Section 8 property being rebuilt and becoming available in the current period. Depreciation expense increased due to increases in capital assets.

CAPITAL ASSETS AND DEBT ADMINISTRATION

Capital Assets

As of year end, the Authority had \$44.9 million invested in a variety of capital assets as reflected in the following schedule, which represents a net increase (additions, deductions and depreciation) of \$5.2 million or 13% from the end of last year. The net increase was primarily created by the \$3.7 million conversion of Assets Held for Sale from an inventory item to capital assets and the \$1.4 million purchase of land at Beauvoir Pass.

TABLE 5
CAPITAL ASSETS AT PERIOD-END
(NET OF DEPRECIATION)

	2010	2009	Variance	% Change
Land	\$ 8,095,640	\$ 6,702,237	\$ 1,393,403	21%
Infrastructure	-	6,067,029	(6,067,029)	-100%
Buildings	48,885,321	37,312,623	11,572,698	31%
Furniture & Equipment	1,099,001	1,056,818	42,183	4%
Construction in Process	582,977	309,729	273,248	88%
Accumulated Depreciation	(13,728,977)	(11,686,464)	(2,042,513)	17%
Net Capital Assets	<u>\$44,933,962</u>	<u>\$39,761,972</u>	<u>\$ 5,171,990</u>	<u>13%</u>

TABLE 6
CHANGE IN CAPITAL ASSETS

The following reconciliation summarizes the change in Capital Assets.

Beginning Balance, December 31, 2009	\$ 39,761,972
Additions	
Capital Fund and ARRA Capital Expenditures	1,248,119
Transfer Bayview Oaks - Held for Sale	3,719,351
Gulf Shores Villas - Purchase - CDBG Funds	-
Other Capital Expenditures	2,329,224
Depreciation Expense	<u>(2,124,704)</u>
Ending Balance, December 31, 2010	<u><u>\$ 44,933,962</u></u>

DEBT ADMINISTRATION

As of year-end, the Authority had \$3.0 million in long term debt (bonds, notes, etc.) outstanding, compared to a \$4.9 million in 2009. For more detailed information on debt outstanding, refer to Note L in the financial statements.

TABLE 7
OUTSTANDING LONG TERM DEBT, AT PERIOD-END

	2010	2009
Note Payable Fannie Mae	\$ -	\$ 895,452
HOPE VI Bayview Oaks Loan	2,774,262	2,774,262
Bayview Oaks Loan	273,680	271,049
Wachovia line of Credit	<u>-</u>	<u>965,588</u>
Total	<u><u>\$ 3,047,942</u></u>	<u><u>\$ 4,906,351</u></u>

TRANSFER OF BAYVIEW OAKS

During the year, the Authority made the decision to transfer Bayview Oaks from a blended component unit to part of Public Housing. See Note AD for details on the transfer.

ECONOMIC FACTORS

Significant economic factors affecting the Authority are as follows:

- Federal funding provided by Congress to the Department of Housing and Urban Development
- Local labor supply and demand, which can affect salary and wage rates
- Local inflationary, recessionary and employment trends, which can affect resident incomes and therefore the amount of rental income
- Inflationary pressure on supplies and other costs

FINANCIAL CONTACT

This financial report is designed to provide our residents, the citizens of Biloxi, Mississippi, and federal and state regulatory bodies with a general overview of the Biloxi Housing Authority's finances as of September 30, 2010. The individual to be contacted regarding this report is Bobby Hensley, Executive Director, Biloxi Housing Authority, at (228) 374-7771 or by writing: Housing Authority of the City of Biloxi, P.O. Box 447, Biloxi, Mississippi 39533.

THE HOUSING AUTHORITY OF THE CITY OF BILOXI, MISSISSIPPI
STATEMENT OF NET ASSETS
DECEMBER 31, 2010

<u>ASSETS</u>	<u>Enterprise Fund</u>	<u>Discrete Component Units</u>	<u>Elimination</u>	<u>Total Reporting Entity</u>
<u>Current Assets</u>				
Cash and Cash Equivalents	\$ 5,197,433	\$ 674,116	\$ -	\$ 5,871,549
Accounts Receivable - Grants	634,067	-	-	634,067
Tenants Accounts Receivable (Net)	26,745	7,670	-	34,415
Accounts Receivable - Other	523,761	1,050	(500,162)	24,649
Investments	356,896	-	-	356,896
Inventory (Net)	55,865	-	-	55,865
Prepaid Costs	555,506	81,712	-	637,218
Interprogram - Due From	1,775,934	-	(1,775,934)	-
Total Current Assets	<u>9,126,207</u>	<u>764,548</u>	<u>(2,276,096)</u>	<u>7,614,659</u>
<u>Restricted Assets</u>				
Cash and Cash Equivalents	<u>2,010,358</u>	<u>1,577,690</u>	<u>-</u>	<u>3,588,048</u>
Total Restricted Assets	<u>2,010,358</u>	<u>1,577,690</u>	<u>-</u>	<u>3,588,048</u>
<u>Capital Assets</u>				
Land	8,095,640	-	-	8,095,640
Infrastructure	-	912,704	-	912,704
Buildings	48,885,321	26,359,363	-	75,244,684
Furniture & Equipment	1,099,001	1,170,671	-	2,269,672
Construction in Process	582,977	-	-	582,977
	<u>58,662,939</u>	<u>28,442,738</u>	<u>-</u>	<u>87,105,677</u>
(Less): Accumulated Depreciation	<u>(13,728,977)</u>	<u>(3,130,298)</u>	<u>-</u>	<u>(16,859,275)</u>
Net Capital Assets	<u>44,933,962</u>	<u>25,312,440</u>	<u>-</u>	<u>70,246,402</u>
<u>Other Non-current Assets</u>				
Inventory Held for Sale	1,072,205	-	-	1,072,205
Notes & Mortgages Receivable	24,315,378	-	(23,627,188)	688,190
Investment in Joint Venture	5,047,592	-	-	5,047,592
Other Assets - Non-current	21,280	650,876	-	672,156
Total Non-current Assets	<u>30,456,455</u>	<u>650,876</u>	<u>(23,627,188)</u>	<u>7,480,143</u>
Total Assets	<u>\$ 86,526,982</u>	<u>\$ 28,305,554</u>	<u>\$ (25,903,284)</u>	<u>\$ 88,929,252</u>

See the accompanying notes to financial statements.

THE HOUSING AUTHORITY OF THE CITY OF BILOXI, MISSISSIPPI
STATEMENT OF NET ASSETS
DECEMBER 31, 2010

<u>LIABILITIES AND NET ASSETS</u>				
	<u>Enterprise Fund</u>	<u>Discrete Component Units</u>	<u>Elimination</u>	<u>Total Reporting Entity</u>
Liabilities				
<u>Current Liabilities</u>				
Accounts Payable	\$ 541,557	\$ 23,996	\$ (500,162)	\$ 65,391
Accrued Liabilities	55,004	-	-	55,004
Accrued Compensated Absences	17,342	-	-	17,342
Resident Security Deposits	112,232	51,881	-	164,113
Deferred Revenues	55,058	2,474	-	57,532
Other Current Liabilities	123,471	-	-	123,471
Interprogram - Due To	1,752,813	23,121	(1,775,934)	-
Total Current Liabilities	<u>2,657,477</u>	<u>101,472</u>	<u>(2,276,096)</u>	<u>482,853</u>
<u>Long-Term Liabilities</u>				
Accrued Compensated Absences	151,390	-	-	151,390
Long Term Debt	-	23,627,188	(23,627,188)	-
Non-current Liabilities - Other	-	20,329	-	20,329
Total Long-Term Liabilities	<u>151,390</u>	<u>23,647,517</u>	<u>(23,627,188)</u>	<u>171,719</u>
Total Liabilities	<u>2,808,867</u>	<u>23,748,989</u>	<u>(25,903,284)</u>	<u>654,572</u>
<u>Net Assets</u>				
Investment in Capital Assets Net of Related Debt	41,886,020	1,685,252	26,675,130	70,246,402
Restricted Net Assets	2,010,358	1,577,690	-	3,588,048
Unrestricted Net Assets	39,821,737	1,293,623	(26,675,130)	14,440,230
Total Net Assets	<u>83,718,115</u>	<u>4,556,565</u>	<u>-</u>	<u>88,274,680</u>
Total Liabilities and Net Assets	<u>\$ 86,526,982</u>	<u>\$ 28,305,554</u>	<u>\$ (25,903,284)</u>	<u>\$ 88,929,252</u>

See the accompanying notes to financial statements.

THE HOUSING AUTHORITY OF THE CITY OF BILOXI, MISSISSIPPI
SCHEDULE OF REVENUES, EXPENSES AND CHANGES IN NET ASSETS
FOR THE YEAR ENDED DECEMBER 31, 2010

	<u>Enterprise Fund</u>	<u>Discrete Component Units</u>	<u>Elimination</u>	<u>Total Reporting Entity</u>
<u>Operating Revenues</u>				
Dwelling Rent	\$ 968,627	\$ 665,821	\$ -	\$ 1,634,448
Operating Grants	10,585,452	-	-	10,585,452
Other Income	289,736	646,586	-	936,322
Total Operating Revenues	<u>11,843,815</u>	<u>1,312,407</u>	<u>-</u>	<u>13,156,222</u>
<u>Operating Expenses</u>				
Administrative	2,790,221	328,570	-	3,118,791
Tenant Services	263,920	-	-	263,920
Utilities	272,858	79,502	-	352,360
Maintenance and Operations	854,860	358,067	-	1,212,927
Protective Services	47,530	20,715	-	68,245
General Expense	1,630,768	209,921	-	1,840,689
Housing Assistance Payments	3,585,191	-	-	3,585,191
Depreciation and Amortization	2,124,704	881,873	-	3,006,577
Total Operating Expenses	<u>11,570,052</u>	<u>1,878,648</u>	<u>-</u>	<u>13,448,700</u>
Operating Income (Loss)	<u>273,763</u>	<u>(566,241)</u>	<u>-</u>	<u>(292,478)</u>
<u>Non-Operating Revenues (Expenses)</u>				
Investment Income	247,296	4,666	(230,340)	21,622
Interest Expense	-	(239,632)	230,340	(9,292)
Total Non-Operating Rev/(Exp)	<u>247,296</u>	<u>(234,966)</u>	<u>-</u>	<u>12,330</u>
Increase (Decrease) in Net Assets before before Capital Contributions	<u>521,059</u>	<u>(801,207)</u>	<u>-</u>	<u>(280,148)</u>
Capital Contributions	<u>1,248,118</u>	<u>-</u>	<u>-</u>	<u>1,248,118</u>
Increase (Decrease) in Net Assets	<u>1,769,177</u>	<u>(801,207)</u>	<u>-</u>	<u>967,970</u>
Net Assets, Beginning	81,948,938	1,148,203	-	83,097,141
Capital Contributions	-	4,209,569	-	4,209,569
Net Assets, Ending	<u>\$ 83,718,115</u>	<u>\$ 4,556,565</u>	<u>\$ -</u>	<u>\$ 88,274,680</u>

See the accompanying notes to financial statements.

THE HOUSING AUTHORITY OF THE CITY OF BILOXI, MISSISSIPPI
STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED DECEMBER 31, 2010

	Enterprise Fund	Discrete Component Units	Total Reporting Entity
<u>Cash flows from operating activities:</u>			
Cash Received from Dwelling Rent	\$ 943,067	\$ 678,177	\$ 1,621,244
Cash Received from Operating Grants	13,023,879	-	13,023,879
Cash Received from Other Income	311,082	647,429	958,511
Cash Payments for Salaries & Benefits	(2,619,492)	(363,760)	(2,983,252)
Cash Payments to Vendors	(5,404,621)	(678,820)	(6,083,441)
Net Cash flows provided (used) by operating activities	6,253,915	283,026	6,536,941
<u>Cash flows from non-capital financing activities:</u>			
Contributions from Component Unit Partners	-	4,209,569	4,209,569
Payment of Debt	(895,452)	(1,598,732)	(2,494,184)
Receipts from / (Payments to) Related Parties	(802,272)	(1,399,512)	(2,201,784)
Net cash flows provided (used) by non-capital financing activities	(1,697,724)	1,211,325	(486,399)
<u>Cash flows from capital and related financing activities:</u>			
Capital Grants Received	1,405,505	-	1,405,505
Capital Outlay	(3,578,000)	-	(3,578,000)
Payments of Principal and Interest on Capital Debt	(962,957)	-	(962,957)
Net cash flows provided (used) by capital and related financing activities	(3,135,452)	-	(3,135,452)
<u>Cash flows from investing activities:</u>			
Transfers from (to) Investments	(1,387)	-	(1,387)
Purchase of Assets Held for Resale	(27,104)	-	(27,104)
Mortgages Receivable Payments and Interest Received	2,068,334	-	2,068,334
Cash paid out for partnership interests	(119,350)	-	(119,350)
Interest earned from cash and cash equivalents	16,254	4,666	20,920
Net cash flows provided (used) by investing activities	1,936,747	4,666	1,941,413
Net Increase (decrease) in cash and cash equivalents	3,357,486	1,499,017	4,856,503
Cash and cash equivalents, beginning of year:	3,850,305	752,789	4,603,094
Cash and cash equivalents, end of year:	7,207,791	2,251,806	9,459,597
Current Assets and Restricted Assets	\$ 7,207,791	\$ 2,251,806	\$ 9,459,597
Total cash and cash equivalents, end of year			
<u>Reconciliation of operating income (loss) to net cash provided (used) operating activities:</u>			
Operating Income (Loss)	\$ 273,763	\$ (566,241)	\$ (292,478)
Adjustment to reconcile operating income (loss) to net cash provided by (used in) operating activities:			
Depreciation and Amortization	2,124,704	881,873	3,006,577
Bad Debt Expense	82,910	-	82,910
Change in Tenants Accounts Receivable	(108,470)	11,370	(97,100)
Change in Accounts Receivable	2,438,427	-	2,438,427
Change in Inventory	1,763	-	1,763
Change in Prepaid Costs	(226,482)	1,599	(224,883)
Change in Other Noncurrent Assets	1,713,920	-	1,713,920
Change in Accounts Payable	148,219	(47,404)	100,815
Change in Accrued Expenses	52,409	-	52,409
Change in Deferred Revenue	(320,765)	986	(319,779)
Change in Tenant Security Deposits	21,346	843	22,189
Change in Other Liabilities	52,171	-	52,171
Net cash provided (used) operating activities	\$ 6,253,915	\$ 283,026	\$ 6,536,941

See the accompanying notes to financial statements.

THE HOUSING AUTHORITY OF THE CITY OF BILOXI
BILOXI, MISSISSIPPI

NOTES TO FINANCIAL STATEMENTS

DECEMBER 31, 2010

NOTE A - SIGNIFICANT ACCOUNTING POLICIES

The financial statements of the Housing Authority have been prepared in conformity with generally accepted accounting principles (GAAP) as applied to government units. The Governmental Accounting Standards Board (GASB) is the accepted standard-setting body for establishing governmental accounting and financial reporting principles. The Authority is a Special Purpose Government engaged only in business-type activities and therefore, presents only the financial statements required for the enterprise fund, in accordance with GASB Statement 34 paragraph 138.

The Authority has multiple programs which are accounted for in one enterprise fund, which is presented as the "enterprise fund" in the basic financial statements as follows:

Enterprise Fund – In accordance with the Enterprise Fund Method, activity is recorded using the accrual basis of accounting and the measurement focus is on the flow of economic resources. Under the accrual basis of accounting revenues are recorded when earned and expenses are recorded at the time liabilities are incurred. This required the Housing Authority to account for operations in a manner similar to private business or where the Board has decided that the determination of revenues earned, costs incurred and/or net income is necessary for management accountability.

Governmental Accounting Standards – The Housing Authority has applied all applicable Governmental Accounting Standards Board pronouncements as well as pronouncements issued by the Financial Accounting Standards Board on or before November 30, 1989, and those issued after November 30, 1989 except for those that conflict with or contradict Governmental Accounting Standards Board pronouncements.

Cash

The Housing Authority considers cash on hand and cash in checking to be cash equivalents. Cash on hand is not included in calculation of collateral required.

Accounts Receivable

Tenant accounts receivables are carried at the amount considered by management to be collectible. Tenant accounts receivable are immaterial for further disclosures. Other accounts receivable consists of amounts due from HUD for Grant Income.

Prepaid Items

Prepaid Items consists of payments made to vendors for services that will benefit future periods.

Inventory

Inventories consist of materials and supplies that have not been used or consumed. Inventory is valued at cost and recorded as an expense when it is consumed.

NOTES TO FINANCIAL STATEMENTS - CONTINUED

NOTE A - SIGNIFICANT ACCOUNTING POLICIES- CONTINUED

Inventory Held for Resale

Inventory held for resale consist of buildings constructed or being constructed for resale and are carried on the statement of net assets at the lower of cost or resale market value.

Deferred Revenue

The Authority recognizes revenues as earned. The amount received in advance of the period in which it is earned is recorded as a liability under Deferred Revenue.

Revenue Accounting Policies

Dwelling rent income, HUD Grants received for operations, other operating fund grants and operating miscellaneous income are shown as operating income. HUD grants received for capital assets and all other revenue is shown as non-operating revenue.

These financial statements do not contain material inter-fund revenues and expenses for internal activity. The policy is to eliminate any material inter-fund revenues and expenses for these financial statements, except for inter-fund interest income and expense related to the component units.

Property and Equipment

Property and equipment are recorded at cost. Depreciation is computed using the straight-line method over the estimated useful lives of the assets. The costs of maintenance and repairs are expensed, while significant renewals and betterments are capitalized. Small dollar value minor equipment items are expensed. Depreciation on assets has been expensed in the statement of income and expenses. Estimated useful lives are as follows:

Buildings & Improvements	30 - 15 years
Furniture fixtures and equipment	5 years

Cost Allocation Plan

In accordance with OMB Circular A-87, the Authority utilizes a Cost Allocation Plan. The Authority allocates indirect costs to programs on the basis of one of the following methods: direct salaries and wages, percentage of office square footage, number of vouchers and/or units, estimated/actual time spent, number of checks processed or the allotment stipulated in contractual agreements.

NOTE B - REPORTING ENTITY DEFINITION

The Housing Authority is a separate non-profit corporation with a Board of Commissioners. The applicable jurisdictions appoint the Board of Commissioners. However, the Housing Authority has complete legislative and administrative authority and it recruits and employs personnel. The Authority adopts a budget that is approved by the Board of Commissioners. Subsidies for operations are received primarily from HUD. The Authority has substantial legal authority to control its affairs without local government approval; therefore, all operations of the Authority are a separate reporting entity as reflected in this report. The Authority is responsible for its debts and is entitled to surpluses.

NOTES TO FINANCIAL STATEMENTS - CONTINUED

NOTE B - REPORTING ENTITY DEFINITION - CONTINUED

In determining how to define the reporting entity, management has considered all potential component units. The decision to include a component unit in the reporting entity was made by applying the criteria set forth in *Section 2100 and 2600 of the Codification of Governmental Accounting and Financial Reporting Standards and Statement No. 14 (amended)*, of the *Governmental Accounting Standards Board: The Financial Reporting Entity and Statement No. 39 "Determining Whether Certain Organizations are Component Units"*. These criteria include manifestation of oversight responsibility including financial accountability, appointment of a voting majority, imposition of will, financial benefit to or burden on a primary organization, financial accountability as a result of fiscal dependency, potential for dual inclusion, and organizations included in the reporting entity although the primary organization is not financially accountable. Based upon the application of these criteria, the reporting entity includes the following component units:

Biloxi Community Development Corporation (*Blended Component Unit*) is a nonprofit corporate affiliate created by the Authority to act as the Developer in building homes for rent and sale under the HOPE VI program. The Biloxi Community Development Corporation entered into agreements with the City to develop infrastructure for the various HOPE VI phases, as well as, entered into loan agreements with Wachovia Bank to provide construction loan resources to develop the various HOPE VI phases. The entity's fiscal year end is December 31. Additional information concerning the Biloxi Community Development Corporation can be obtained by calling or writing the Authority at (228) 374-7771 or via written request to 330 Benachi Avenue, Biloxi, Mississippi 39530.

Bayview Place, LLC (*Discrete Component Unit*) is a limited liability company that was organized in 2000 to develop, construct, own, maintain and operate 196 housing units. Of the 196 units, 146 will be operated and maintained as qualified low-income units under the requirements of Section 42 of the Internal Revenue Code (low income housing credit), and the remaining 50 units will be operated as market rate units. The 146 qualified low-income units shall be set aside as "public housing", as defined in Section 3(b) of the United States Housing Act of 1937, and, thereby, be eligible to receive operating assistance from the Biloxi Housing Authority. Bayview Place, LLC has entered into a Regulatory and Operating Agreement under which the Housing Authority has significant regulatory authority over the Company's rental charges and operating methods and procedures. The Biloxi Community Development Corporation (a component unit of the Authority) acts as the Managing Member for the Corporation. The Company's year end is December 31.

Cadet Point Senior Village, LLC (*Discrete Component Unit*) is a limited liability company that was organized in 2004 to develop, construct, own, maintain, and operate a 76-unit rental housing apartment complex for senior low income persons. All of the units are to be rented under the requirements of Section 42 of the Internal Revenue Code (low income housing credit). Cadet Point Senior Village, LLC has entered into a Regulatory and Operating Agreement under which the Housing Authority has significant regulatory authority over the Company's rental charges and operating methods and procedures. The Biloxi Community Development Corporation (a component unit of the Authority) acts as the Managing Member for the Corporation. The Company's year end is December 31.

NOTES TO FINANCIAL STATEMENTS - CONTINUED

NOTE C - CASH AND INVESTMENT DEPOSITS

Custodial Credit Risk – The Housing Authority policy is to limit credit risk by adherence to the list of HUD permitted investments, which are backed by the full faith and credit of or a guarantee of principal and interest by the U.S. Government.

Interest Rate Risk – The Housing Authority's formal investment policy does not limit investment maturities as a means of managing its exposure to fair value losses arising from interest rate volatility.

The U.S. Department of HUD requires housing authorities to invest excess funds in obligations of the U.S., certificates of deposit or any other Federally insured investments.

The Housing Authority's unrestricted cash and cash equivalents consist of cash held in interest bearing checking accounts totaling \$5,468,805. Restricted cash consists of cash held in interest bearing checking accounts and money market accounts totaling \$1,737,636. Investments consist of \$356,896 held in a one year certificate of deposit with an annual interest rate of 1.35%. The remaining \$1,350 is held in the form of petty cash or change fund. Deposits with financial institutions are secured as follows:

	<u>Audited Balance</u>	<u>Bank Balance</u>
Insured by FDIC	\$ 500,000	\$ 500,000
Collateralized with specific securities in the Authority name which are held by the financial institution	7,063,337	7,114,368
Uncollateralized	<u>\$ 7,563,337</u>	<u>\$ 7,614,368</u>

All investments are carried at cost plus accrued interest, which approximates market. The Authority had no realized gains or losses on the sale of investments. The calculation of realized gains or losses is independent of a calculation of the net change in the fair value of investments.

The Authority's discretely presented component units, Bayview Place, LLC and Cadet Point Senior Village are not required by law or regulation to have deposits in excess of FDIC coverage collateralized. The discretely presented component units' cash is made up of \$674,116 unrestricted funds in interest bearing checking accounts and \$1,577,690 restricted funds in interest bearing checking accounts.

NOTES TO FINANCIAL STATEMENTS - CONTINUED

NOTE D - CONTRACTUAL COMMITMENTS

The Authority had Outstanding Contractual Commitments as of December 31, 2010 as follows:

	<u>Enterprise Fund</u>	<u>Discrete Component Units</u>	<u>Total Reporting Entity</u>
Construction Contracts	\$ 6,179,886	\$ -	\$ 6,179,886

NOTE E - SIGNIFICANT ESTIMATES

The financial statements include some amounts that are based on management's best estimates and judgments. The most significant estimates relate to depreciation and useful lives, investment valuations, inventory valuations, account receivable valuations, and note receivable valuations. These estimates may be adjusted as more current information becomes available, and any adjustment could be significant.

NOTE F - PENSION PLAN

The Authority participates in the Public Employees' Retirement System of Mississippi (PERS), a cost sharing multiple-employer defined contribution plan. Membership in the PERS program is mandatory for all regular employees. Employees are required to contribute 9.0% of their annual salary and the Authority contributes an additional 12% of the employee's compensation. Employees are fully vested in the Authority's contribution after eight years of continuous service. During the year ending December 31, 2010, the Authority made the required contributions in the amount of \$248,528.

NOTE G - RISK MANAGEMENT

The Housing Authority is exposed to various risks of losses related to torts; thefts of, damage to, and destruction of assets; errors and omissions; injuries to employees; and natural disasters. The Housing Authority carries commercial insurance for all risks of loss, including workman's compensation and employee health and accident insurance.

NOTE H - COMPENSATED ABSENCES

It is the Authority's policy to grant full-time permanent employees vacation benefits in varying amounts to specified maximums depending on tenure with the Authority. Sick leave also accrues to full time employees to specified maximums. Employees are entitled to vacation leave balances at termination. Leave accrued but not yet paid as of December 31, 2010, is shown as a liability allocated between current and non-current.

NOTES TO FINANCIAL STATEMENTS – CONTINUED

NOTE I – CONCENTRATION OF RISK

The Housing Authority receives most of its funding from HUD. These funds and grants are subject to modification by HUD depending on the availability of funding.

NOTE J – INTERPROGRAM ACTIVITY

The Housing Authority manages several programs. Many charges, i.e., payroll, benefits, insurance, etc. are paid by the Housing Authority's various funds and subsequently reimbursed by the Public Housing Program. Balances due for such charges are reflected in the Interprogram Due to/Due from account balances. Interprograms at December 31, 2010 consisted of the following:

Low Rent (net)	\$ 63,347
Capital Fund Program	(63,347)
	<u>\$ -</u>

NOTE K – NOTES RECEIVABLE

1. In 2004, the Biloxi Housing Authority agreed to loan up to \$5,540,000 to Cadet Point Senior Village, LLC (a discrete component unit of the Authority) to provide funds to finance the acquisition, development, construction, equipping and furnishing of a 76-unit senior low income housing development known as Cadet Point Senior Village. Permanent financing commenced in December of 2007. The loan incurs an interest rate of 1% per annum and is to be paid on or before May 17, 2059. As of December 31, 2010, the balance of the note was \$5,540,000 plus accrued interest of \$170,460.
2. In May 2004, Bayview Place, LLC (a discrete component unit of the Authority) borrowed \$11,811,495 from the Biloxi Housing Authority. The loan was to provide funds for financing the development, construction, and equipping of the project. The loan incurs interest of 1% per annum with a maturity date of May 17, 2059. On August 1, 2008, escrow funds in the amount of \$10,000,000 were loaned to Bayview Place, LLC by the Housing Authority for the purpose of paying off the note related to the bond proceeds received from the Housing Authority. The new loan incurs interest of 1% per annum. As of December 31, 2010, the outstanding balance of the Note Receivable was \$11,811,495 plus accrued interest of \$358,971.

NOTES TO FINANCIAL STATEMENTS – CONTINUED

NOTE K – NOTES RECEIVABLE - Continued

3. In May 2004, the Biloxi Community Development Corporation (a blended component unit of the Authority) borrowed \$2,774,262 of HOPE VI funds at 0% per annum from the Biloxi Housing Authority. The loan was to provide partial funding for the construction of 39 Homeownership Units at Bayview Oaks. The balance of the loan at December 31, 2010 was \$2,774,262.
4. In 2006, the Biloxi Community Development Corporation loaned \$500,000 of a Federal Home Loan AHP grant to Bayview Place, LLC (a discrete component unit of the Authority). The note accrues interest at a rate of 1.00% per annum and is to be paid on or before May 17, 2059. As of December 31, 2010, the balance of the loan is \$500,000 plus accrued interest of \$20,833.
5. In 2008, the Housing Authority Business Activity loaned \$263,154 to Bayview Oaks. The funds were to cover unanticipated fees and costs incurred by the Authority's component unit. The loan incurs interest at a rate of 1% per annum. As of December 31, 2010, the loan balance was \$263,154 plus \$10,526 accrued interest.
6. In 2008, the Housing Authority loaned Bayview Place, LLC and Cadet Point, LLC (both discrete component units of the Authority) \$1,421,278 and \$265,679, respectfully. The loans are unsecured and incur interest at 1% per annum. Bayview Place, LLC repaid the loan and Cadet Point, LLC repaid a portion of its loan during the year ending December 31, 2010. As of December 31, 2009, the loan balances were \$-0-, and \$111,183 plus accrued interest of \$557, respectfully.
7. In 2008 and 2009, the Housing Authority loaned \$3,949,137 to Bayview Place, LLC (a discrete component unit of the Authority). The loan is unsecured and incurs interest at 1% per annum and is to be paid on or before May 17, 2059. The loan shall be paid annually on January 1 solely from Cash Flow (as defined in the Operating Agreement) available for repayment of the loan or from other funds as may be designated for repayment at the Borrower's sole discretion. As of December 31, 2010, the loan balance was \$3,949,137 plus accrued interest of \$107,855.
8. In 2008 and 2009, Bayview Oaks sold seventeen single-family homes that it had constructed. In order to help the potential homeowners qualify for a home mortgage loan, the Bayview Oaks loaned them money for a down payment. All the mortgages qualify as fourth mortgages (the mortgage company holds the first, the city holds a second and a third, and Bayview Oaks holds the fourth). The loans bear no interest and are forgivable after ten years if the homeowner complies with the terms of the Note. As of December 31, 2010, the balance for the fourth mortgage loans was \$688,189.

NOTES TO FINANCIAL STATEMENTS – CONTINUED

NOTE K – NOTES RECEIVABLE - Continued

9. In 2009, the Housing Authority loaned Cadet Point Senior Village, LLC (a discrete component unit of the Authority) \$1,040,449. The loan is unsecured and accrues interest at the rate of 1.00% per annum. The loan shall be paid annually on January 1 solely from Cash Flow (as defined in the Operating Agreement) available for repayment of the loan or from such funds as may be designated for repayment at the Borrower's sole discretion. The loan matures on December 29, 2059. As of December 31, 2010, the outstanding balance is \$1,040,448 plus accrued interest of \$16,250.

Note receivable activity for the year ended December 31, 2010 was as follows:

	December 31, 2009			December 31, 2010	Due Within
	<u>Balance</u>	<u>Increase</u>	<u>Decrease</u>	<u>Balance</u>	<u>One Year</u>
Notes Receivable	\$ 29,200,610	\$ 231,043	\$ 2,068,333	\$ 27,363,320	\$ -
Total Notes Receivable	<u>\$ 29,200,610</u>			<u>\$ 27,363,320</u>	<u>\$ -</u>

The net notes receivable at December 31, 2010 was as follows:

	December 31, 2010
	<u>Balance</u>
Notes Receivable	\$ 24,315,378
Eliminations:	
Cadet Point Senior Village	\$ 5,710,460
Bayview Place, LLC	12,170,466
Bayview Place, LLC	520,833
Cadet Point Senior Village	111,740
Bayview Place, LLC	4,056,992
Cadet Point Senior Village	<u>1,056,698</u>
Total Eliminations	(23,627,189)
Net Notes Receivable	<u>\$ 688,189</u>

Intercompany notes between Bayview Oaks and the Biloxi Community Development Corporation for \$2774,262 (See NOTE K; item 3) and between Bayview Oaks and the Housing Authority's Business Activity for \$263,154, plus accrued interest of \$10,526 (See NOTE K; item 5) were eliminated on the top level financial statements. The elimination was made so that Authority's assets and liabilities on the top level audited financial statements were not overstated.

The \$688,189 Net Notes Receivable is the notes for the fourth mortgages discussed in item 8 above.

NOTES TO FINANCIAL STATEMENTS – CONTINUED

NOTE L – LONG TERM DEBT

1. In 2004, the Biloxi Housing Authority agreed to loan up to \$5,540,000 to Cadet Point Senior Village, LLC (a discrete component unit of the Authority), whereas, each disbursement would be deposited into an escrow account. Funds deposited and held in the escrow account and any investment earnings thereon are to be used solely for the purpose of paying principal and interest on the Construction Bonds. Any disbursements from the escrow accounts are deemed to be an advance and serve as permanent financing for the project. The note incurs interest at the rate of 1.0% per annum and is to be paid on or before May 17, 2059. Permanent financing commenced in 2007. As of December 31, 2010, the outstanding balance was \$5,540,000 and accrued interest on the loan is \$170,460. Debt Service requirements are as follows:

Year Ending December 31	Principal	Interest	Balance Due
2011	\$ -	\$ 225,880	\$ 5,540,000
2012	-	55,400	5,540,000
2013	-	55,400	5,540,000
2014	-	55,400	5,540,000
2015	-	55,400	5,540,000
Thereafter	5,540,000	2,403,283	-
	<u>\$ 5,540,000</u>	<u>\$ 2,850,763</u>	<u>\$ -</u>

The Debt Service requirements shown uses the loan balance as of December 31, 2010 and assumes that no principal payments will be made on the loan prior to the May 17, 2059 maturity date. The loans were made permanent in December of 2007 and interest commenced as of that date.

2. In May 2004, Bayview Place, LLC (a discrete component unit of the Authority) borrowed \$11,811,495 from the Biloxi Housing Authority. The loan was a bridge with \$10,000,000 coming from a 2001 bond issue (the 2001 bond issue redeemed by the 2005 bond issue) and the remaining \$1,811,495 coming from the Authority's HOPE VI program. The funds were used to construct 196 housing units of which 146 are to be rented to households that qualify as being eligible to occupy "public housing" as defined in Section 3(b) of the Housing Act of 1937. Of the loan proceeds, \$10,000,000 was deposited into an escrow account to be held, along with any investment earnings, for the sole purpose of paying principal and interest on the Construction Bonds. The remaining balance of \$1,811,495 was advanced to Bayview Place, LLC for the payment or reimbursement of costs incurred in connection with the development, construction, and equipping of the project. In 2008, the Authority disbursed \$10,000,000 from the escrow account for the purpose of repaying the principle of the 2005 bond issuance. Such \$10,000,000 disbursement served as permanent financing. Interest accrues on the loan at 1.00% per annum (based on a 360-day year). The loan matures on or before May 17, 2059. The loan is collateralized by the leasehold improvements. As of December 31, 2010, the balance of the loan and corresponding accrued interest on the loan is \$11,811,495 and \$358,971, respectively. Debt service requirements are as follows:

NOTES TO FINANCIAL STATEMENTS - CONTINUED

NOTE L - LONG TERM DEBT - CONTINUED

Year Ending December 31	Principal	Interest	Balance Due
2011	\$ -	\$ 477,086	\$ 11,811,495
2012	-	118,115	11,811,495
2013	-	118,115	11,811,495
2014	-	118,115	11,811,495
2015	-	118,115	11,811,495
Thereafter	11,811,495	5,123,892	-
	<u>\$ 11,811,495</u>	<u>\$ 6,073,438</u>	<u>\$ -</u>

The Debt Service requirements shown uses the loan balance as of December 31, 2010 and assumes that no principal payments will be made on the loan prior to the May 17, 2059 maturity date. The loans were made permanent in August of 2008 and interest commenced as of that date.

- In May 2004, the Biloxi Community Development Corporation (a blended component unit of the Authority) borrowed \$2,774,262 of HOPE VI funds at 0% per annum from the Biloxi Housing Authority and assigned the note to the Bayview Oaks Project. The loan was to provide partial funding for the construction of 39 Homeownership Units at Bayview Oaks (another component unit of the Authority). Payments on the note are to be made upon the closing of a sale of a Homeownership Unit to an eligible buyer. As of December 31, 2010, the outstanding balance for principal was \$2,774,262. Due to the terms of the loan and the fact it is eliminated on the top level financial statements the loan is not shown as a current liability.

The Debt Service requirements shown use the current balance on the loan as of December 31, 2010 and assume that no payments will be made on the loan before the maturity date. Debt Service requirements are as follows:

Year Ending December 31	Principal	Interest	Balance Due
2011	\$ -	\$ -	\$ 2,774,262
2012	-	-	2,774,262
2013	-	-	2,774,262
2014	-	-	2,774,262
2015	-	-	2,774,262
Thereafter	2,774,262	-	-
	<u>\$ 2,774,262</u>	<u>\$ -</u>	<u>\$ -</u>

NOTES TO FINANCIAL STATEMENTS - CONTINUED

NOTE L - LONG TERM DEBT- CONTINUED

4. In May 2004, the Biloxi Community Development Corporation (a blended component unit of the Authority) opened a revolving line of credit that would allow the Authority to borrow up to \$2,389,780 at an initial rate of 4.45% from Wachovia Bank to provide additional funding for the construction of 39 Homeownership Units at the Bayview Oaks Project. Originally, the loan was an 18-month non-revolving line of credit with interest to be paid on a monthly basis and the entire principal and interest fully paid by the end of said 18-months. Periodic principal payments were to be made from the sale of individual single family units. Due to the Katrina hurricane, Wachovia agreed to extend the loan and accept payments on the principal as the Homeownership Units are sold. The loan was repaid during the year ending December 31, 2010. The balance as of December 31, 2010 was \$-0-.
5. In 2006, the Biloxi Community Development Corporation, upon receipt of a Federal Home Loan AHP grant, loaned \$500,000 to Bayview Place, LLC (a discrete component unit of the Housing Authority). Interest accrues at the rate of 1.00% per annum and is to be paid on or before May 17, 2059. As of December 31, 2010, the balance of the loan and the corresponding amount of accrued interest on the loan is \$500,000 and \$20,833 respectively.

<u>Year Ending December 31</u>	<u>Principal</u>	<u>Interest</u>	<u>Balance Due</u>
2011	\$ -	\$ 25,833	\$ 500,000
2012	-	5,000	500,000
2013	-	5,000	500,000
2014	-	5,000	500,000
2015	-	5,000	500,000
Thereafter	500,000	216,070	-
	<u>\$ 500,000</u>	<u>\$ 261,903</u>	<u>\$ -</u>

The Debt Service requirements shown uses the loan balance as of December 31, 2010 and assumes that no principal payments will be made on the loan prior to the May 17, 2059 maturity date.

6. In 2007, the Housing Authority loaned Bayview Place, LLC \$351,325. The unsecured note accrues interest at a rate of 1% per annum and is to be paid on or before May 17, 2059. The loan is to be paid annually on each January 1 solely from Cash Flow (as defined in the Operating Agreement) available for repayment of the loan or from such other funds as may be designated for repayment at the borrower's discretion. The loan was repaid during the year ending December 31, 2010. The balance as of December 31, 2010 was \$-0-.

NOTES TO FINANCIAL STATEMENTS – CONTINUED

NOTE L – LONG TERM DEBT - CONTINUED

7. In 2007, the Housing Authority loaned Cadet Point, LLC \$106,926. The unsecured note accrues interest at a rate of 1% per annum. The loan shall be paid annually on January 1 solely based on Cash Flow (as defined in the Operating Agreement) available for repayment of the loan or from such other funds as may be designated for repayment at the borrower's sole discretion. The loan was repaid during the year ending December 31, 2010. The balance as of December 31, 2010 was \$-0-.
8. In 2007, the Housing Authority loaned \$263,154 to Bayview Oaks, LLC (a blended component unit of the Housing Authority). The funds were to cover unanticipated fees and costs incurred by the Authority's component unit. The loan incurs interest at a rate of 1% per annum and a maturity date of January 1, 2059. As of December 31, 2010, the loan balance was \$263,154 and accrued interest was \$10,526.

Year Ending December 31	Principal	Interest	Balance Due
2011	\$ -	\$ 13,158	\$ 263,154
2012	-	2,632	263,154
2013	-	2,632	263,154
2014	-	2,632	263,154
2015	-	2,632	263,154
Thereafter	263,154	114,786	-
	<u>\$ 263,154</u>	<u>\$ 138,469</u>	<u>\$ -</u>

The Debt Service requirements shown uses the loan balance as of December 31, 2010 and assumes that no principal payments will be made on the loan prior to the January 1, 2059 maturity date.

9. In 2008, a business activity of the Housing Authority received a line-of-credit with Fannie Mae in the amount of \$10,000,000. Two draws were made in the amounts of \$364,835 and \$530,617 (for a total of \$895,452 drawn) during 2008 and 2009, respectfully. The drawn funds were then loaned to a second business activity (a blended component unit) of the Housing Authority. The line-of-credit accrued interest at 1.50% and was repaid in January of 2010; however, the loan between the two blended component units still remains. As of December 31, 2010, the balance of the loan was \$-0-.

NOTES TO FINANCIAL STATEMENTS – CONTINUED

NOTE L – LONG TERM DEBT - CONTINUED

10. In 2009, the Authority loaned Cadet Point Senior Village, LLC \$265,679. The unsecured note accrues interest at a rate of 1.00% per annum. The loan shall be paid annually on each January 1 solely from Cash Flow (as defined in the Operating Agreement) available for repayment or the loan or from such other funds as may be designated for repayment at the borrower's sole discretion. The loan matures on December 29, 2059; however, Cadet Point, LLC repaid a portion of the loan during the year ending December 31, 2010. As of December 31, 2010, the outstanding balance of the loan is \$111,183 plus accrued interest of \$557.

Year Ending December 31	Principal	Interest	Balance Due
2011	\$ -	\$ 4,438	\$ 111,183
2012	-	1,112	111,183
2013	-	1,112	111,183
2014	-	1,112	111,183
2015	-	1,112	111,183
Thereafter	111,183	48,921	-
	<u>\$ 111,183</u>	<u>\$ 57,806</u>	<u>\$ -</u>

The Debt Service requirements shown uses the loan balance as of December 31, 2010 and assumes that no additional principal payments will be made on the loan prior to the December 29, 2059 maturity date.

11. In 2009, the Authority loaned Cadet Point Senior Village, LLC \$1,040,449. The unsecured note accrues interest at a rate of 1.00% per annum. The loan shall be paid annually on each January 1 solely from Cash Flow (as defined in the Operating Agreement) available for repayment or the loan or from such other funds as may be designated for repayment at the borrower's sole discretion. The loan matures on December 29, 2059. As of December 31, 2010, the outstanding balance of the loan is \$1,040,449 plus accrued interest of \$16,248.

Year Ending December 31	Principal	Interest	Balance Due
2011	\$ -	\$ 26,652	\$ 1,040,449
2012	-	10,404	1,040,449
2013	-	10,404	1,040,449
2014	-	10,404	1,040,449
2015	-	10,404	1,040,449
Thereafter	1,040,449	446,752	-
	<u>\$ 1,040,449</u>	<u>\$ 515,022</u>	<u>\$ -</u>

The Debt Service requirements shown uses the loan balance as of December 31, 2010 and assumes that no principal payments will be made on the loan prior to the December 29, 2059 maturity date.

NOTES TO FINANCIAL STATEMENTS – CONTINUED

NOTE L – LONG TERM DEBT - CONTINUED

12. In 2009, the Housing Authority loaned \$3,949,137 to Bayview Place, LLC. The loan is unsecured and incurs interest at 1% per annum and is to be paid on or before May 17, 2059. The loan shall be paid annually on January 1 solely from Cash Flow (as defined in the Operating Agreement) available for repayment of the loan or from other funds as may be designated for repayment at the Borrower's sole discretion. As of December 31, 2010, the loan balance was \$3,949,137 plus accrued interest of \$107,855.

<u>Year Ending December 31</u>	<u>Principal</u>	<u>Interest</u>	<u>Balance Due</u>
2011	\$ -	\$ 147,346	\$ 3,949,137
2012	-	39,491	3,949,137
2013	-	39,491	3,949,137
2014	-	39,491	3,949,137
2015	-	39,491	3,949,137
Thereafter	3,949,137	1,698,875	-
	<u>\$ 3,949,137</u>	<u>\$ 2,004,187</u>	<u>\$ -</u>

The Debt Service requirements shown uses the loan balance as of December 31, 2010 and assumes that no principal payments will be made on the loan prior to the May 17, 2059 maturity date.

13. In 2009, the Authority loaned Bayview Place, LLC \$1,421,278. The unsecured note accrued interest at a rate of 1.00% per annum. The loan was to be paid annually on each January 1 solely from Cash Flow (as defined in the Operating Agreement) available for repayment of the loan or from such other funds as may be designated for repayment at the borrower's sole discretion. The loan was to mature on May 17, 2059. However, the borrower elected to repay the entire loan plus accrued interest in 2010. As of December 31, 2010, the outstanding balance of the loan is \$-0-.

NOTES TO FINANCIAL STATEMENTS – CONTINUED

NOTE L – LONG TERM DEBT - CONTINUED

The net notes payable at December 31, 2010 was as follows:

	December 31, 2010
	Balance
Notes Payable	\$ 23,627,188
Eliminations:	
Cadet Point Senior Village	\$ 5,710,460
Bayview Place, LLC	12,170,466
Biloxi Development Corp	520,833
Cadet Point Senior Village	111,740
Cadet Point Senior Village	1,056,697
Bayview Place, LLC	4,056,992
Total Eliminations	(23,627,188)
Net Notes Payables	\$ -

Intercompany notes between Bayview Oaks and the Biloxi Community Development Corporation for \$2,774,262 (See NOTE K; item 3) and between Bayview Oaks and the Housing Authority's Business Activity for \$263,154, plus accrued interest of \$10,526 (See NOTE K; item 5) were eliminated on the top level financial statements. The elimination was made so that Authority's assets and liabilities on the top level audited financial statements were not overstated.

Enterprise Fund Long-term debt activity for the period ended December 31, 2010, was as follows:

	December 31, 2009			December 31, 2010		Due Within
	Balance	Increase	Decrease	Balance		One Year
Notes Payable	\$ 4,906,351	\$ -	\$ 1,858,409	\$ 3,047,942	\$ -	
Accrued Compensated Absences	171,327	17,133	19,728	168,732	17,342	
Other Non-Current liabilities	15	-	15	-	-	
Less: Current Portion	(17,133)			(17,342)	(17,342)	
Less: Elimination of Notes *	-			(3,047,942)	-	
Long Term Debt Liabilities	\$ 5,077,693			\$ 151,390	\$ -	

* Elimination of notes of \$3,047,942 was an elimination of intercompany notes on the top level financial statements. See above paragraph for details.

Component Units Long-term debt activity for the period ended December 31, 2010, was as follows:

	December 31, 2009			December 31, 2010		Due Within
	Balance	Increase	Decrease	Balance		One Year
Notes Payable	\$ 19,812,050	\$ 176,754	\$ 2,072,096	\$ 17,916,708	\$ -	
Bonds Payable	5,655,060	55,420	-	5,710,480	-	
Other Non-Current Liabilities	1,741,291	-	1,720,962	20,329	-	
Long Term Debt Liabilities	\$ 27,208,401			\$ 23,647,517	\$ -	

NOTES TO FINANCIAL STATEMENTS – CONTINUED

NOTE M – LOAN FEE COSTS

The cost relating to obtaining the Multifamily Housing Revenue Bonds for the Bayview Place Project and Cadet Point Project (discrete component units) financing are considered construction costs and have been capitalized. The fees will be amortized over the life of the permanent loan related to the project. Financing fees less amortization for Bayview Place and Cadet Point were \$545,312 and \$60,874, respectively.

NOTE N – RESTRICTED ASSETS

The Authority's restricted assets consist of the following as of December 31, 2010:

	Enterprise Fund	Discrete Component Units	Total Reporting Entity
Land Sales Proceeds	\$ 164,677	\$ -	\$ 164,677
Excess HAP Payments	1,425,717	-	1,425,717
Replacement Reserves	-	1,577,690	1,577,690
Katrina Proceeds	147,242	-	147,242
Disaster Housing	272,722	-	272,722
Total Restricted Assets	<u>\$ 2,010,358</u>	<u>\$ 1,577,690</u>	<u>\$ 3,588,048</u>

NOTE O – RESTRICTED NET ASSETS

Restricted Net Assets consist of restricted assets that do not have a related liability. The following restricted assets are included in Restricted Net Assets at December 31, 2010:

	Enterprise Fund	Discrete Component Units	Total Reporting Entity
Land Sales Proceeds	\$ 164,677	\$ -	\$ 164,677
Excess HAP Payments	1,425,717	-	1,425,717
Replacement Reserves	-	1,577,690	1,577,690
Katrina Proceeds	147,242	-	147,242
Disaster Housing	272,722	-	272,722
Total Restricted Assets	<u>\$ 2,010,358</u>	<u>\$ 1,577,690</u>	<u>\$ 3,588,048</u>

NOTES TO FINANCIAL STATEMENTS – CONTINUED

NOTE P – ACCOUNTS RECEIVABLE – GRANTS

Accounts Receivable – Grants consists of the following:

	Receivable at December 31, 2010
Capital Fund Program	\$ 92,951
Low Rent	40,954
Resident Opportunity & Supportive Services	7,713
CDBG	459,885
Youthbuild Program - DOL	32,564
Total Accounts Receivable - Grants	<u>\$ 634,067</u>

NOTE Q – INVENTORY HELD FOR SALE

Inventory Held for Sale consists of homes purchased by the Authority, refurbished and resold to qualified low income families. The change in Inventory Held for Sale consists of the following:

	Balance at December 31, 2009	Purchases	Transferred	Balance at December 31, 2010
Inventory Held for Sale	\$ 4,764,326	\$ 27,104	\$ (3,719,225)	\$ 1,072,205
Ending Balance	<u>\$ 4,764,326</u>	<u>\$ 27,104</u>	<u>\$ (3,719,225)</u>	<u>\$ 1,072,205</u>

Bayview Oaks' classification was changed from a component unit to Public Housing and the properties that were being Held for Sale are now included in Public Housing as capital assets.

NOTE R – PROPERTY AND EQUIPMENT

A summary of Capital Assets for the Authority at December 31, 2010 is as follows:

	Low Rent Public Housing	Capital Fund	Business Activities	Total
Land	\$ 7,787,343	\$ -	\$ 308,297	\$ 8,095,640
Building and Improvements	48,885,321	-	-	48,885,321
Furniture and Equipment	1,099,001	-	-	1,099,001
Construction in Process	-	582,977	-	582,977
Less Accumulated Depreciation	<u>(13,728,977)</u>	<u>-</u>	<u>-</u>	<u>(13,728,977)</u>
Total Property and Equipment	<u>\$ 44,042,688</u>	<u>\$ 582,977</u>	<u>\$ 308,297</u>	<u>\$ 44,933,962</u>

NOTES TO FINANCIAL STATEMENTS – CONTINUED

NOTE R – PROPERTY AND EQUIPMENT - CONTINUED

	December 31, 2009		Transfers &	December 31, 2010
	<u>Balance</u>	<u>Additions</u>	<u>Deletions</u>	<u>Balance</u>
Land	\$ 6,702,237	\$ 1,393,403	\$ -	\$ 8,095,640
Construction in Process	309,729	273,248	-	582,977
Total Assets not being Depreciated	7,011,966	1,666,651	-	8,678,617
Infrastructure	6,067,029	-	(6,067,029)	-
Buildings and Improvements	37,312,623	11,572,698	-	48,885,321
Furniture and Equipment	1,056,818	124,374	(82,191)	1,099,001
Total Property and Equipment	51,448,436	13,363,723	(6,149,220)	58,662,939
Less Accumulated Depreciation	(11,686,464)	(2,124,704)	82,191	(13,728,977)
Net Book Value	<u>\$ 39,761,972</u>	<u>\$ 11,239,019</u>	<u>\$ (6,067,029)</u>	<u>\$ 44,933,962</u>

A summary of Capital Assets for the Component Units at December 31, 2010 is as follows:

	Cadet Point <u>Senior Village, LLC</u>	Bayview <u>Place, LLC</u>	<u>Total</u>
Infrastructure	\$ 440,563	\$ 472,141	\$ 912,704
Building and Improvements	7,574,208	18,785,155	26,359,363
Furniture and Equipment	511,074	659,597	1,170,671
Less Accumulated Depreciation	(895,414)	(2,234,884)	(3,130,298)
Total Property and Equipment	<u>\$ 7,630,431</u>	<u>\$ 17,682,009</u>	<u>\$ 25,312,440</u>

NOTES TO FINANCIAL STATEMENTS – CONTINUED

NOTE R – PROPERTY AND EQUIPMENT - CONTINUED

Component Units continued:

	December 31, 2009 <u>Balance</u>	<u>Additions</u>	<u>Transfers & Deletions</u>	December 31, 2010 <u>Balance</u>
Construction in Process	\$ -	\$ -	\$ -	\$ -
Total Assets not being Depreciated	-	-	-	-
Infrastructure	912,704	-	-	912,704
Buildings and Improvements	26,359,363	-	-	26,359,363
Furniture and Equipment	<u>1,170,671</u>	<u>-</u>	<u>-</u>	<u>1,170,671</u>
Total Property and Equipment	28,442,738	-	-	28,442,738
Less Accumulated Depreciation	<u>(2,308,612)</u>	<u>(821,686)</u>	<u>-</u>	<u>(3,130,298)</u>
Net Book Value	<u>\$ 26,134,126</u>	<u>\$ (821,686)</u>	<u>\$ -</u>	<u>\$ 25,312,440</u>

NOTE S – NON-CURRENT ASSETS – OTHER

Other Non-Current Assets at December 31, 2010 consist of the following:

	Enterprise Fund	Discrete Component Units	Total Reporting Entity
Capitalized Loan Interest and Fees	\$ 21,280	\$ 443,202	\$ 464,482
Capitalized Tax Credit Fees	-	295,827	295,827
Ground Lease Fees	-	33,306	33,306
Capitalized Syndication Cost	-	26,990	26,990
Deposits	-	17,700	17,700
Less: Accumulated Amortization	-	(166,149)	(166,149)
Total Accounts Receivable - Other	<u>\$ 21,280</u>	<u>\$ 650,876</u>	<u>\$ 672,156</u>

NOTES TO FINANCIAL STATEMENTS – CONTINUED

NOTE T – DEFERRED REVENUES

Deferred Revenues at December 31, 2010 consist of the following:

	Enterprise Fund	Discrete Component Unit	Total Reporting Entity
Unearned Grant Revenue	\$ 55,058	\$ -	\$ 55,058
Prepaid Tenant Rents	-	2,474	2,474
Deferred Revenue at December 31, 2010	<u>\$ 55,058</u>	<u>\$ 2,474</u>	<u>\$ 57,532</u>

NOTE U – OTHER CURRENT LIABILITIES

Other Current Liabilities at December 31, 2010 consist of the following:

	Enterprise Fund	Discrete Component Unit	Total Reporting Entity
Family Self Sufficiency Escrow	\$ 42,508	\$ -	\$ 42,508
Contract Retainage	40,954	-	40,954
Property Taxes Payable	709	-	709
Miscellaneous	39,300	-	39,300
Other Current Liabilities at December 31, 2010	<u>\$ 123,471</u>	<u>\$ -</u>	<u>\$ 123,471</u>

NOTE V – COMPONENT UNITS – DISCRETELY PRESENTED

In the current year's financial statements, the Bayview Place, LLC and the Cadet Point Senior Village, LLC partnerships are discretely presented component units. The decision to include the partnerships was based on the Governmental Accounting Standards Board Statements Numbers 14 and 39.

GASB Statement No. 14, *The Financial Reporting Entity*, requires that all potential component units are to be evaluated for inclusion in the financial reporting entity. GASB Statement No. 39, *Component Units*, amended Statement No. 14 to provide additional guidance to determine whether certain organizations for which the primary government is not financially accountable should be reported as a component unit based on the nature and significance of its relationship with the primary government.

NOTES TO FINANCIAL STATEMENTS – CONTINUED

NOTE V – COMPONENT UNITS – DISCRETELY PRESENTED - CONTINUED

According to GASB Statement No. 39, paragraph 40a, organizations that are legally separate, tax-exempt entities that meet all of the following criteria should be discretely presented as component units. These criteria are:

- 1) The economic resources received or held by the separate organization are entirely or almost entirely for the direct benefit of the primary governmental entity, its component unit, or its constituents.
- 2) The primary governmental entity, or its component units, is entitled to, or has the ability to otherwise access, a majority of the economic resources received or held by the separate organization.
- 3) The economic resources received or held by an individual organization that the specific primary government, or its component units, is entitled to, or has the ability to otherwise access, are significant to that primary governmental entity.

The Statement concludes that professional judgment is to be used to determine whether the nature and significance of the affiliated organization's relationship with the governmental entity warranted its inclusion in the financial statements of that governmental entity.

Both Bayview Place and Cadet Point were constructed to operate and maintain housing for persons of low and moderate incomes. To fund the projects, the Biloxi Housing Authority issued \$15,540,000 in tax exempt bonds (\$10,000,000 to Bayview Place and \$5,540,000 to Cadet Point). The Authority also provided an additional \$1,811,495 in funding to the Bayview Place project. The funds provided by the Authority represent the majority of the funds invested in each project.

FASB Statement No. 136, *Transfers of Assets to a Not-for-Profit Organization or Charitable Trust That Raises or Holds Contributions for Others*, describes the "ability to access" economic resources as being either an interest in the net assets of the recipient organization, a beneficial interest, or a receivable. Due to the sizable investments in the two projects, the Authority appears to have an interest in the net assets of both partnerships, as well as, an actual receivable from each.

Based on the significance of the funds invested in the projects by the Biloxi Housing Authority to both the projects and the Authority, and the Authority's apparent interest in the projects, management of the Authority have elected to show both Bayview Place, LLC and Cadet Point Senior Village, LLC as discretely presented component units. Accordingly these two entities are combined in the component unit column of the basic financial statements.

NOTES TO FINANCIAL STATEMENTS – CONTINUED

NOTE W – USE OF ANOTHER AUDITOR'S WORK

According to Statements of Auditing Standards (SAS) No. 1, section 543.01, *Part of Audit Performed by Other Independent Auditors*, an auditor may "use the work and reports of other independent auditors who have audited the financial statements of one or more subsidiaries, divisions, branches, components, or investments included in the financial statements presented". When making the decision of whether to include said statements, the Principle Auditor, must take in consideration "the professional reputation and independence of the other auditor" (SAS No. 1, section 543.10). During the Biloxi Housing Authority audit, the election was made to use another independent auditor's work for Bayview Place, LLC and Cadet Point Senior Village, LLC, based on the recommendation of the Housing Authority's management.

NOTE X – CONDENSED COMPONENT UNIT INFORMATION

The Authority includes two discretely presented component units in its reporting entity. Condensed component unit information for the two years ended December 30, 2010, for all discretely presented component units is as follows

Condensed Statement of Net Assets:

	CADET POINT SENIOR VILLAGE, LLC	BAYVIEW PLACE, LLC	TOTAL COMPONENT UNITS
<u>Current Assets</u>			
Cash and Cash Equivalents	\$ 22,067	\$ 652,049	\$ 674,116
Tenants Accounts Receivable	890	6,780	7,670
Accounts Receivable - Other	-	1,050	1,050
Prepaid Costs	12,148	69,564	81,712
Total Current Assets	<u>35,105</u>	<u>729,443</u>	<u>764,548</u>
<u>Restricted Assets</u>			
Cash and Cash Equivalents	522,548	1,055,142	1,577,690
Total Restricted Assets	<u>522,548</u>	<u>1,055,142</u>	<u>1,577,690</u>
<u>Capital Assets</u>			
Infrastructure	440,563	472,141	912,704
Buildings	7,574,208	18,785,155	26,359,363
Furniture & Equipment	511,074	659,597	1,170,671
	<u>8,525,845</u>	<u>19,916,893</u>	<u>28,442,738</u>
(Less): Accumulated Depreciation	(895,414)	(2,234,884)	(3,130,298)
Net Capital Assets	<u>7,630,431</u>	<u>17,682,009</u>	<u>25,312,440</u>
<u>Other Non-current Assets</u>			
Other Assets - Non-current	96,364	554,512	650,876
Total Non-current Assets	<u>96,364</u>	<u>554,512</u>	<u>650,876</u>
Total Assets	<u>\$ 8,284,448</u>	<u>\$ 20,021,106</u>	<u>\$ 28,305,554</u>

NOTES TO FINANCIAL STATEMENTS – CONTINUED

NOTE X – CONDENSED COMPONENT UNIT INFORMATION – CONTINUED

Condensed Statement of Net Assets – Continued

	CADET POINT SENIOR VILLAGE, LLC	BAYVIEW PLACE, LLC	TOTAL COMPONENT UNITS
<u>Current Liabilities</u>			
Accounts Payable	\$ 2,528	\$ 21,468	\$ 23,996
Resident Security Deposits	15,066	36,815	51,881
Deferred Revenues	130	2,344	2,474
Interprogram - Due To	23,121	-	23,121
Total Current Liabilities	<u>40,845</u>	<u>60,627</u>	<u>101,472</u>
<u>Long-Term Liabilities</u>			
Long Term Debt	6,878,897	16,748,291	23,627,188
Non-current Liabilities - Other	20,329	-	20,329
Total Long-Term Liabilities	<u>6,899,226</u>	<u>16,748,291</u>	<u>23,647,517</u>
Total Liabilities	<u>6,940,071</u>	<u>16,808,918</u>	<u>23,748,989</u>
<u>Net Assets</u>			
Investment in Capital Assets			
Net of Related Debt	751,534	933,718	1,685,252
Restricted Net Assets	522,548	1,055,142	1,577,690
Unrestricted Net Assets	70,295	1,223,328	1,293,623
Total Net Assets	<u>1,344,377</u>	<u>3,212,188</u>	<u>4,556,565</u>
Total Liabilities and Net Assets	<u>\$ 8,284,448</u>	<u>\$ 20,021,106</u>	<u>\$ 28,305,554</u>

NOTES TO FINANCIAL STATEMENTS – CONTINUED

NOTE X – CONDENSED COMPONENT UNIT INFORMATION - CONTINUED

The Statement of Revenues, Expenses, and Changes in Net Assets for the discretely presented component units for the year ending December 31, 2010 is as follows:

	CADET POINT SENIOR VILLAGE, LLC	BAYVIEW PLACE, LLC	TOTAL COMPONENT
<u>Operating Revenues</u>			
Dwelling Rent	\$ 143,403	\$ 522,418	\$ 665,821
Other Income	203,841	442,745	646,586
Total Operating Revenues	<u>347,244</u>	<u>965,163</u>	<u>1,312,407</u>
<u>Operating Expenses</u>			
Administrative	93,922	234,648	328,570
Utilities	53,319	26,183	79,502
Maintenance and Operations	82,611	275,456	358,067
Protective Services	6,166	14,549	20,715
General Expense	41,832	168,089	209,921
Depreciation and Amortization	271,251	610,622	881,873
Total Operating Expenses	<u>549,101</u>	<u>1,329,547</u>	<u>1,878,648</u>
Operating Income (Loss)	<u>(201,857)</u>	<u>(364,384)</u>	<u>(566,241)</u>
<u>Non-Operating Revenues (Expenses)</u>			
Investment Income	767	3,899	4,666
Interest Expense	(68,220)	(171,412)	(239,632)
Total Non-Operating Rev/(Exp)	<u>(67,453)</u>	<u>(167,513)</u>	<u>(234,966)</u>
Increase (Decrease) in Net Assets	(269,310)	(531,897)	(801,207)
Net Assets, Beginning	1,167,040	(18,837)	1,148,203
Capital Contribution	446,647	3,762,922	4,209,569
Net Assets, Ending	<u>\$ 1,344,377</u>	<u>\$ 3,212,188</u>	<u>\$ 4,556,565</u>

NOTES TO FINANCIAL STATEMENTS – CONTINUED

NOTE Y – DIFFERENT REPORTING STANDARDS

Bayview Place, LLC and Cadet Point Senior Village, LLC discrete component units are not audited in accordance with Governmental Auditing Standards. However, in these financial statements items have been presented re-categorized and reported in the same categories as the Housing Authority.

NOTE Z – OPERATING LEASE

On May 18, 2004 Cadet Point and Bayview Place (discrete component units) each entered into a Ground Lease with the Housing Authority. The term of each lease shall be for a period of ninety-nine years commencing on the commencement date and ending on the last day of the month during which the ninety-ninth anniversary of the commencement date occurs. The annual base rent shall be \$1 per annum for the first fifteen years of each lease. The rent will be adjusted on the date that is fifteen years from the commencement date and every 15 years thereafter to the then fair market rent.

NOTE AA – SECTION 8 FUNGIBILITY

Federal Register Notice 5067-N-01 provides implementation guidance for Section 901 of the Emergency Supplemental Appropriations Act to Address Hurricanes in the Gulf of Mexico, which authorizes public housing agencies to combine assistance to facilitate the prompt, flexible and efficient use of funds provided to assist families who were receiving assistance under the Act immediately prior to hurricanes Katrina or Rita and were displaced from their housing by the hurricanes.

During the year ended September 30, 2007, the Authority transferred \$1,093,865 from Housing Choice Vouchers to other federal activities in accordance with the guidance set forth in Federal Register Notice 5067-N-01. On December 26, 2007 HUD approved the Authority's plan to funge an additional \$850,000 in Housing Choice Voucher Assistance funds to the public housing operating fund to cover unanticipated costs incurred when it became necessary for the Authority to protect its investments at Bayview Place, Bayview Oaks and Cadet Point following the hurricane. These developments were near completion when the hurricane occurred and offered the most immediate source of units for displaced families once repairs could be completed; however, the developments were threatened by the hurricane aftermath when construction schedules fell behind, contracting resources diminished and/or financing became jeopardized. HUD approved the Authority's Section 901 fungibility plan to address these and other operational costs, including escalating insurance premiums and costs to ensure the restoration and adequate maintenance of public housing units occupied by families displaced by the hurricanes.

Section 8 Fungibility was finalized during the year ending December 31, 2010 and the remaining balance for the fund was transferred to Low Rent. Section 8 Fungibility is presented as a separate fund in the December 31, 2010 financial statements.

NOTES TO FINANCIAL STATEMENTS – CONTINUED

NOTE AB – COMMITMENTS AND CONTINGENCIES

Amounts received or receivable from HUD are subject to audit and adjustment by grantor agencies. If expenses are disallowed as a result of these audits, the claims for reimbursement to the grantor agency would become a liability of the Authority. In the opinion of management, any such adjustments would not be significant.

NOTE AC – INVESTMENT IN JOINT VENTURES

The investment in joint ventures is the Authority's equity share of Cadet Point Senior Village, LLC, Bayview Place, LLC and DD Del Crown Hill, LLC. Cadet Point Senior Village, LLC and Bayview Place, LLC are discretely presented component units of the Authority.

DD Del Crown Hill, LLC is an investment partnership that the Authority entered into in 2009. The partnership was created to provide housing for qualified low income families. The partnership is constructing a single family housing development in three phases. The development is currently under construction. As each phase is completed the Authority will receive approximately \$2,000,000. The Authority invested in the partnership with \$5,000,000 from its Community Development Block Grant (CDBG). DD Del Mississippi, LLC is the managing partner with 49% and the Authority is the Limited Investor partner with 51%. The Authority has no control over the day to day operations of the DD Del Crown Hill, LLC project nor can it take any action that may incur or obligate the partnership without the direction of DD Del Mississippi, LLC. The shares are as follows:

Bayview Place, LLC	\$ 47,648
Cadet Point Senior Village, LLC	(56)
DD Del Crown Hill, LLC	5,000,000
Total Joint Ventures	<u>\$ 5,047,592</u>

NOTE AD – TRANSFER OF BAYVIEW OAKS

During 2010, the Authority elected to change Bayview Oaks' classification from a component unit to Public Housing. Originally, Bayview Oaks was created through a partnership between the Authority and the Biloxi Community Development Corporation (BCDC is a wholly owned business activity of the Authority) with each partner having a 50% interest. The Authority was to act as the developer in building homes for sale and for rent to eligible low income single families under the HOPE VI program.

Construction of the homes was completed; however, due to the program requiring that an eligible homebuyer have income no more than 80% AMI (Area Median Income), the Authority has been unable to locate eligible buyers who can qualify for credit due to the current economy.

Therefore, instead of allowing the homes to remain empty, the Authority elected to transfer the homes to Public Housing and rent them to potential tenants. The transfer was approved by HUD.

NOTES TO FINANCIAL STATEMENTS – CONTINUED

NOTE AE – SUBSEQUENT EVENTS

In preparing financial statements, management evaluated subsequent events through September 9, 2011, the date the financial statements were issued.

Since December 31, 2010, the Authority through the Biloxi Community Development Corporation (BCDC), a wholly owned business activity of the Authority, has received \$21.5 million from a Recovery CDBG grant. The funds received from the grant will be combined with approximately \$4.4 million in additional funds (approximately \$3.3 million from a local bank and \$1.1 million to be provided by BCDC) to purchase a new project. The project will consist of 227 total units: 42 units of which will be for assisted living residents; 120 of the units will be Public Housing; and the remaining 65 units will be affordable housing (80% to 120% AMI). The Authority will partner with an outside company called Pavilion Health Services, and Pavilion Health Services will operate and staff the assisted living portion of the project.

THE HOUSING AUTHORITY OF THE CITY OF BILOXI, MISSISSIPPI
SCHEDULE OF ASSETS, LIABILITIES AND NET ASSETS BY PROGRAM
DECEMBER 31, 2010

	Public Housing Program	Capital Fund Program	Housing Choice Vouchers Program	HOPE VI Program	Resident Opportunity/ Supportive Services Program	Disaster Housing Assistance Program	Community Development Block Grant	Capital Stimulus Program	Youthbuild DOL Program	Other Federal Activities Fund 901	Business Activities	Component Units	Elimination	Total
Current Assets														
Cash and Cash Equivalents	\$ 3,202,281	\$ 92,951	\$ 22,940	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 882,891	\$ 1,763,437	\$ -	\$ 5,871,549
Accounts Receivable - Grants	40,954	-	-	-	7,713	-	459,885	-	32,564	-	-	7,670	-	34,415
Tenants Accounts Receivable (Net)	26,745	-	-	-	-	-	-	-	-	-	-	524,811	(500,162)	24,649
Accounts Receivable - Other	-	-	-	-	-	-	-	-	-	-	-	-	-	356,896
Investments	356,896	-	-	-	-	-	-	-	-	-	15,000	81,712	-	637,218
Inventory (Net)	55,865	-	-	-	-	-	-	-	-	-	-	-	-	-
Prepaid Costs	540,506	-	-	-	-	-	-	-	-	-	-	-	-	-
Current Portion Note Receivable	1,752,813	-	-	-	-	-	-	-	-	-	-	23,121	(1,775,934)	-
Interprogram - Due From	5,976,060	92,951	22,940	-	7,713	-	459,885	-	32,564	-	897,891	2,400,751	(2,276,096)	7,614,659
Total Current Assets														
Restricted Assets														
Cash and Cash Equivalents	311,919	-	1,425,717	-	-	272,722	-	-	-	-	-	1,577,690	-	3,588,048
Total Restricted Assets	311,919	-	1,425,717	-	-	272,722	-	-	-	-	-	1,577,690	-	3,588,048
Capital Assets														
Land	7,787,343	-	-	-	-	-	-	-	-	-	308,297	-	-	8,095,640
Infrastructure	-	-	-	-	-	-	-	-	-	-	-	912,704	-	912,704
Buildings	48,885,321	-	-	-	-	-	-	-	-	-	-	26,359,363	-	75,244,684
Furniture & Equipment	1,099,001	-	-	-	-	-	-	-	-	-	-	1,170,671	-	2,269,672
Construction in Process	-	582,977	-	-	-	-	-	-	-	-	-	-	-	582,977
(Less): Accumulated Depreciation	57,771,665	582,977	-	-	-	-	-	-	-	-	308,297	28,442,738	-	87,105,677
Net Capital Assets	(13,728,977)	-	-	-	-	-	-	-	-	-	-	(3,130,298)	-	(16,859,275)
Other Non-current Assets														
Inventory Held for Sale	44,042,688	582,977	-	-	-	-	-	-	-	-	308,297	25,312,440	-	70,246,402
Notes & Mortgages Receivable	-	-	-	-	-	-	-	-	-	-	1,072,205	-	-	1,072,205
Investment in Joint Venture	688,189	-	-	-	-	-	-	-	-	-	28,154,298	520,833	(26,675,130)	688,190
Other Assets - Non-current	21,280	-	-	-	-	-	-	-	-	-	-	5,047,592	-	5,047,592
Total Non-current Assets	709,469	-	-	-	-	-	-	-	-	-	-	650,876	-	672,156
Total Assets	\$ 51,040,136	\$ 675,928	\$ 1,448,657	\$ -	\$ -	\$ 7,713	\$ 272,722	\$ 459,885	\$ -	\$ 32,564	\$ -	\$ 35,510,182	\$ (28,951,226)	\$ 88,929,252

THE HOUSING AUTHORITY OF THE CITY OF BILOXI, MISSISSIPPI
SCHEDULE OF ASSETS, LIABILITIES AND NET ASSETS BY PROGRAM
DECEMBER 31, 2010

LIABILITIES AND NET ASSETS										
	Public Housing Program	Capital Fund Program	Housing Choice Vouchers Program	HOPE VI Program	Resident Opportunity/ Supportive Services Program	Disaster Housing Assistance Program	Community Development Block Grant	Capital Stimulus Program	Youthbuild DOL Program	Other Federal Activities Fund 901
									Units	Elimination
										Total
Liabilities										
Current Liabilities										
Accounts Payable	\$ 11,791	\$ 29,604	\$ -	\$ -	\$ 7,713	\$ -	\$ 459,885	\$ -	\$ 23,996	\$ (500,162)
Accrued Liabilities	55,004	-	-	-	-	-	-	-	-	-
Accrued Compensated Absences	15,418	-	1,403	-	-	-	-	-	521	-
Resident Security Deposits	112,232	-	-	-	-	-	-	-	51,881	-
Deferred Revenues	-	-	-	-	-	-	-	-	2,474	-
Current Portion of Note Payable	-	-	-	-	-	-	-	-	-	-
Other Current Liabilities	84,812	-	38,659	-	-	-	-	-	-	-
Interprogram - Due To	1,689,466	63,347	-	-	-	-	-	-	23,121	(1,775,934)
Total Current Liabilities	1,988,723	92,951	40,062	-	7,713	-	459,885	-	101,993	(2,276,096)
Long-Term Liabilities										
Accrued Compensated Absences	138,762	-	12,628	-	-	-	-	-	23,627,188	(26,675,130)
Long Term Debt	3,047,942	-	-	-	-	-	-	-	20,329	-
Non-current Liabilities - Other	-	-	-	-	-	-	-	-	23,647,517	(26,675,130)
Total Long-Term Liabilities	3,186,704	-	12,628	-	-	-	-	-	23,749,510	(28,951,226)
Total Liabilities	5,155,427	92,951	52,690	-	7,713	-	459,885	-	55,058	654,572
Net Assets										
Investment in Capital Assets Net	40,994,746	582,977	-	-	-	-	-	-	1,685,252	26,675,130
of Related Debt	311,919	-	1,425,717	-	-	-	-	-	1,577,690	-
Restricted Net Assets	4,578,044	-	(29,750)	-	-	-	-	-	8,497,730	(26,675,130)
Unrestricted Net Assets	45,884,709	582,977	1,395,967	-	-	-	-	-	11,760,672	-
Total Net Assets	\$ 51,040,136	\$ 675,928	\$ 1,448,657	\$ -	\$ 7,713	\$ 272,722	\$ 459,885	\$ -	\$ 35,510,182	\$ (28,951,226)
Total Liabilities and Net Assets										\$ 88,929,252

THE HOUSING AUTHORITY OF THE CITY OF BILOXI, MISSISSIPPI
SCHEDULE OF REVENUES, EXPENSES AND CHANGES IN NET ASSETS BY PROGRAM
FOR THE YEAR ENDED DECEMBER 31, 2010

	Public Housing Program	Capital Fund Program	Housing Choice Vouchers Program	HOPE VI Program	Resident Opportunity, Supportive Services	Disaster Housing Assistance Program	Community Development Block Grant	Capital Stimulus Program	Youthbuild DOL Program	Other Federal Activities Fund 901	Business Activities	Component Units	Elimination	Total
Operating Revenues														
Dwelling Rent	\$ 894,752	\$ 324,068	\$ 4,199,120	\$ -	\$ -	\$ 122,406	\$ 2,455,934	\$ 127,335	\$ 444,688	\$ -	\$ 73,875	\$ 665,821	\$ -	\$ 1,634,448
Operating Grants	2,836,268	-	9,541	-	65,633	-	-	-	-	-	10,000	-	(1,286,470)	10,585,452
Other Income	1,411,329	-	-	-	-	-	-	-	-	-	131,737	670,195	(1,286,470)	936,322
Total Operating Revenues	5,142,349	324,068	4,208,661	-	65,633	122,406	2,455,934	127,335	444,688	-	215,612	1,336,006	(1,286,470)	13,156,222
Operating Expenses														
Administrative	2,762,672	167,684	262,628	-	-	-	-	127,335	297,127	-	376,970	410,845	(1,286,470)	3,118,791
Tenant Services	1,094	-	45,461	-	65,633	-	-	-	140,949	-	10,783	-	-	263,920
Utilities	264,782	-	-	-	-	-	-	-	4,977	-	79,502	-	-	352,360
Maintenance and Operations	835,819	-	-	-	-	-	-	-	3,099	-	15,528	358,067	-	1,212,927
Protective Services	47,121	-	-	-	-	-	-	-	3,513	-	409	20,715	-	68,245
General Expense	1,613,366	-	-	-	-	-	-	-	-	-	-	227,323	-	1,840,689
Housing Assistance Payments	-	-	3,585,191	-	-	-	-	-	-	-	-	881,873	-	3,585,191
Depreciation and Amortization	2,124,704	-	-	-	-	-	-	-	-	-	-	-	-	3,006,577
Total Operating Expenses	7,649,558	167,684	3,893,280	-	65,633	-	-	127,335	444,688	-	405,667	1,378,325	(1,286,470)	13,448,700
Operating Income (Loss)	(2,507,209)	156,384	315,381	-	-	122,406	2,455,934	-	-	-	(193,055)	(642,319)	-	(292,478)
Non-Operating Revenues (Expenses)														
Investment Income	1,900	-	2,200	-	-	409	-	-	-	-	237,772	9,681	(230,340)	21,622
Interest Expense	-	-	-	-	-	-	-	-	-	-	-	(239,632)	230,340	(9,292)
Net (Loss) from Assets Held for Sale	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Non-Operating Rev/(Exp)	1,900	-	2,200	-	-	409	-	-	-	-	237,772	(229,951)	-	12,330
Increase (Decrease) before Transfers and Capital Contributions	(2,505,309)	156,384	317,581	-	-	122,815	2,455,934	-	-	-	44,717	(872,270)	-	(280,148)
Operating Transfers In (Out)	2,467,933	(156,384)	-	-	-	-	(2,455,934)	-	974,868	-	194,710	169,350	-	1,248,118
Capital Contributions	-	273,250	-	-	-	-	-	-	-	-	-	-	-	-
Increase (Decrease) In Net Assets	(37,376)	273,250	317,581	-	-	122,815	-	-	974,868	-	239,427	(702,920)	-	967,970
Net Assets, Beginning	39,211,478	309,727	1,078,386	5,489,102	-	149,907	-	-	-	(219,675)	28,135,206	8,500,660	-	83,097,141
Capital Contributions	-	-	-	-	-	-	-	-	-	-	-	4,209,569	-	4,209,569
Equity Transfers	6,710,607	-	-	(5,489,102)	-	-	-	(974,868)	-	-	-	(246,637)	-	-
Net Assets, Ending	\$ 45,884,709	\$ 582,977	\$ 1,395,967	\$ -	\$ -	\$ 272,722	\$ -	\$ -	\$ -	\$ -	\$ 28,377,633	\$ 11,760,672	\$ -	\$ 88,274,680

THE HOUSING AUTHORITY OF THE CITY OF BILOXI, MISSISSIPPI
 STATEMENT AND CERTIFICATION OF PROGRAM COSTS - CAPITAL FUND PROGRAM
 DECEMBER 31, 2010

	Public Housing Capital Fund Program MS26P005501-05	Public Housing Capital Fund Program MS26P005501-06
Funds Approved	\$ 842,624	\$ 773,990
Funds Expended	<u>842,624</u>	<u>773,990</u>
Excess of Funds Approved	<u>\$ -</u>	<u>\$ -</u>
Funds Advanced	\$ 842,624	\$ 773,990
Funds Expended	<u>842,624</u>	<u>773,990</u>
Excess of Funds Advanced	<u>\$ -</u>	<u>\$ -</u>

1. The distribution of costs as shown on the Actual Modernization Cost Certificates submitted to HUD for approval are in agreement with the Housing Authority's records.
2. All modernization costs have been paid and all related liabilities have been discharged through payment.

THE HOUSING AUTHORITY OF THE CITY OF BILOXI, MISSISSIPPI
 STATEMENT AND CERTIFICATION OF PROGRAM COSTS - CAPITAL FUND PROGRAM
 DECEMBER 31, 2010

Public Housing
 Capital Fund
 Program
 MS26R005502-08

Funds Approved	\$ 70,109
Funds Expended	70,109
Excess of Funds Approved	<u>\$ -</u>

Funds Advanced	\$ 70,109
Funds Expended	70,109
Excess of Funds Advanced	<u>\$ -</u>

1. The distribution of costs as shown on the Actual Modernization Cost Certificate submitted to HUD for approval are in agreement with the Housing Authority's records.
2. All modernization costs have been paid and all related liabilities have been discharged through payment.

THE HOUSING AUTHORITY THE CITY OF BILOXI
BILOXI, MISSISSIPPI
FINANCIAL DATA SCHEDULE
DECEMBER 31, 2010

	ASSETS	LOW RENT 14.850a	CFP 14.872	HOUSING CHOICE VOUCHERS 14.871	HOPE VI 14.866	ROSS 14.870	DISASTER HOUSING 97.109	CDBG 14.218
	CURRENT ASSETS							
	CASH							
111	CASH UNRESTRICTED	2,923,024	-	22,940	-	-	-	-
112	CASH RESTRICTED MODERNIZATION AND DEV	311,919	-	-	-	-	-	-
113	CASH OTHER RESTRICTED	-	-	1,425,717	-	-	272,722	-
114	CASH TENANT SECURITY DEPOSIT	112,232	-	-	-	-	-	-
115	CASH RESTRICTED FOR PYMT OF CURRENT DEBT	167,025	-	-	-	-	-	-
100	TOTAL CASH	3,514,200	-	1,448,657	-	-	272,722	-
	ACCOUNTS AND NOTES RECEIVABLE							
121	A/R - PHA PROJECTS	-	-	-	-	-	-	-
122	A/R - HUD PROJECTS	40,954	92,951	-	-	7,713	-	-
124	A/R - OTHER GOVT	-	-	-	-	-	-	459,885
125	A/R - MISC	-	-	-	-	-	-	-
126	A/R - TENANTS DWELLING RENT	31,363	-	-	-	-	-	-
126.1	ALLOWANCE FOR D A - TENANTS	(4,618)	-	-	-	-	-	-
126.2	ALLOWANCE FOR D A - OTHER	-	-	-	-	-	-	-
127	NOTES AND MORTGAGES RECEIVABLE	-	-	-	-	-	-	-
128	FRAUD RECOVERY	-	-	-	-	-	-	-
128.1	ALLOWANCE FOR FRAUD RECOVERY	-	-	-	-	-	-	-
129	ACCRUED INTEREST RECEIVABLE	-	-	-	-	-	-	-
120	TOTAL RECEIVABLES NET OF ALLOW	67,699	92,951	-	-	7,713	-	459,885
	CURRENT INVESTMENTS							
131	INVESTMENTS - UNRESTRICTED	356,896	-	-	-	-	-	-
135	INVESTMENTS RESTRICTED PYMT S/T DEBT	-	-	-	-	-	-	-
132	INVESTMENTS - RESTRICTED	-	-	-	-	-	-	-
142	PREPAID INSURANCE	540,506	-	-	-	-	-	-
143	INVENTORIES - MATERIALS	66,035	-	-	-	-	-	-
143.1	ALLOWANCE FOR OBSOLETE INV	(10,170)	-	-	-	-	-	-
145	INVENTORY HELD FOR RESALE	-	-	-	-	-	-	-
144	INTERPROGRAM DUE FROM	1,752,813	-	-	-	-	-	-
146	AMOUNTS TO BE PROVIDED	-	-	-	-	-	-	-
150	TOTAL CURRENT ASSETS	6,287,979	92,951	1,448,657	-	7,713	272,722	459,885
	NONCURRENT ASSETS							
	FIXED ASSETS							
161	LAND	7,787,343	-	-	-	-	-	-
162	BUILDINGS	48,885,321	-	-	-	-	-	-
163	FURNITURE & EQUIPMENT - DWELLINGS	348,551	-	-	-	-	-	-
164	FURNITURE & EQUIPMENT - ADMINISTRATIVE	750,450	-	-	-	-	-	-
165	LEASEHOLD IMPROVEMENTS	-	-	-	-	-	-	-
167	CONSTRUCTION IN PROGRESS	-	582,977	-	-	-	-	-
168	INFRASTRUCTURE	-	-	-	-	-	-	-
166	ACCUMULATED DEPRECIATION	(13,728,977)	-	-	-	-	-	-

THE HOUSING AUTHORITY - THE CITY OF BILOXI
BILOXI, MISSISSIPPI
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	LOW RENT 14.850a	CFP 14.872	HOUSING CHOICE VOUCHERS 14.871	HOPE VI 14.866	ROSS 14.870	DISASTER HOUSING 97.109	CDBG 14.218
160 TOTAL FIXED ASSETS, NET OF DEPR	44,042,688	582,977	-	-	-	-	-
171 NOTES & MORTGAGES RECEIVABLE - N/C	688,189	-	-	-	-	-	-
172 NOTES & MORTGAGES RECEIVABLE - PD	-	-	-	-	-	-	-
174 OTHER ASSETS	21,280	-	-	-	-	-	-
176 INVESTMENT IN JOINT VENTURES	-	-	-	-	-	-	-
180 TOTAL NONCURRENT ASSETS	44,752,157	582,977	-	-	-	-	-
190 TOTAL ASSETS	51,040,136	675,928	1,448,657	-	7,713	272,722	459,885
LIABILITIES AND EQUITY							
CURRENT LIABILITIES							
311 BANK OVERDRAFT	-	-	-	-	-	-	-
312 A/P < 90 DAYS	11,791	29,604	-	-	7,713	-	459,885
313 A/P > 90 DAYS	-	-	-	-	-	-	-
321 ACCRUED WAGE/PAYROLL TAXES PAYABLE	55,004	-	-	-	-	-	-
322 ACCRUED COMPENSATED ABSENCES	15,418	-	1,403	-	-	-	-
324 ACCRUED CONTINGENCY LIABILITY	-	-	-	-	-	-	-
325 ACCRUED INTEREST PAYABLE	-	-	-	-	-	-	-
331 ACCOUNTS PAYABLE - HUD PHA PROGRAMS	-	-	-	-	-	-	-
332 ACCOUNTS PAYABLE - PHA PROJECTS	-	-	-	-	-	-	-
333 ACCOUNTS PAYABLE OTHER GOVT	-	-	-	-	-	-	-
341 TENANT SECURITY DEPOSIT	112,232	-	-	-	-	-	-
342 DEFERRED REVENUES	-	-	-	-	-	-	-
343 CURRENT PORTION OF LT DEBT CAPITAL	-	-	-	-	-	-	-
344 CURRENT PORTION OF LT DEBT OPERATING	-	-	-	-	-	-	-
345 OTHER CURRENT LIABILITIES	84,812	-	38,659	-	-	-	-
346 ACCRUED LIABILITIES - OTHER	-	-	-	-	-	-	-
347 INTERPROGRAM DUE TO	1,689,466	63,347	-	-	-	-	-
348 NOTES PAYABLE - CURRENT - BHA - FANNIE	-	-	-	-	-	-	-
310 TOTAL CURRENT LIABILITIES	1,968,723	92,951	40,062	-	7,713	-	459,885
NONCURRENT LIABILITIES							
351 LONG TERM DEBT NET OF CURRENT CAPITAL	3,047,942	-	-	-	-	-	-
352 LONG TERM DEBT NET OF CURRENT OPERATING	-	-	-	-	-	-	-
354 LONG TERM PORTION OF COMPENSATED ABSENCES	138,762	-	12,628	-	-	-	-
355 LOAN LIABILITY - NONCURRENT	-	-	-	-	-	-	-
353 NONCURRENT LIABILITIES OTHER	-	-	-	-	-	-	-
350 TOTAL NONCURRENT LIABILITIES	3,186,704	-	12,628	-	-	-	-
300 TOTAL LIABILITIES	5,155,427	92,951	52,690	-	7,713	-	459,885
EQUITY							
501 INVESTMENT IN GENERAL FIXED ASSETS							
CONTRIBUTED CAPITAL							

THE HOUSING AUTHORITY THE CITY OF BILOXI
BILOXI, MISSISSIPPI
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	LOW RENT 14.850a	CFP 14.872	HOUSING CHOICE VOUCHERS 14.871	HOPE VI 14.866	ROSS 14.870	DISASTER HOUSING 97.109	CDBG 14.218
502 PROJECT NOTES (HUD)	-	-	-	-	-	-	-
503 LONG TERM DEBT - HUD GUARANTEE	-	-	-	-	-	-	-
504 NET HUD PHA CONTRIBUTIONS	-	-	-	-	-	-	-
505 OTHER HUD CONTRIBUTIONS	-	-	-	-	-	-	-
507 OTHER CONTRIBUTIONS	-	-	-	-	-	-	-
508 TOTAL CONTRIBUTED CAPITAL	-	-	-	-	-	-	-
508.1 INVESTMENT IN CAPITAL ASSETS	40,994,746	582,977	-	-	-	-	-
RESERVED FUND BALANCE	-	-	-	-	-	-	-
509 RESERVED FOR OPERATING ACTIVITIES	-	-	-	-	-	-	-
510 RESERVED FOR CAPITAL ACTIVITIES	-	-	-	-	-	-	-
511 TOTAL RESERVED BALANCE	-	-	-	-	-	-	-
511.1 RESTRICTED NET ASSETS	311,919	-	1,425,717	-	-	272,722	-
512 UNDESIGNATED FUND BALANCE/R/E	-	-	-	-	-	-	-
512.1 UNRESTRICTED NET ASSETS	4,578,044	-	(29,750)	-	-	-	-
513 TOTAL EQUITY	45,884,709	582,977	1,395,967	-	-	272,722	-
600 TOTAL LIABILITIES AND EQUITY	51,040,136	675,928	1,448,657	-	7,713	272,722	459,885
REVENUE	-	-	-	-	-	-	-
703 NET TENANT RENTAL REVENUE	894,752	-	-	-	-	-	-
704 TENANT REVENUE - OTHER	-	-	-	-	-	-	-
705 TOTAL TENANT REVENUE	894,752	-	-	-	-	-	-
706 HUD PHA GRANTS	2,836,268	324,068	4,199,120	-	65,633	-	2,455,934
706.1 CAPITAL GRANTS RECEIVED	-	273,250	-	-	-	-	-
707.1 MANAGEMENT FEE	-	-	-	-	-	-	-
707.2 ASSET MANAGEMENT FEE	-	-	-	-	-	-	-
707.3 BOOK-KEEPING FEE	-	-	-	-	-	-	-
707.4 FRONT LINE SERVICE FEE	-	-	-	-	-	-	-
707.5 OTHER FEES	-	-	-	-	-	-	-
708 OTHER GOVT GRANTS	-	-	-	-	-	122,406	-
710 SEC 8 INCOME	-	-	-	-	-	-	-
711 INVESTMENT INCOME - UNRESTRICTED	1,386	-	-	-	-	-	-
713 PROCEEDS FROM DISPOSITION OF ASSETS HELD FOR SALE	-	-	-	-	-	-	-
713.1 COST OF SALE OF ASSETS	-	-	-	-	-	-	-
712 MORTGAGE INTEREST INCOME	-	-	-	-	-	-	-
714 FRAUD RECOVERY	-	-	9,541	-	-	-	-
715 OTHER REVENUE	1,411,329	-	-	-	-	-	-
716 GAIN OR LOSS ON THE SALE OF FIXED ASSETS	-	-	-	-	-	-	-
720 INVESTMENT INCOME - RESTRICTED	514	-	2,200	-	-	409	-
700 TOTAL REVENUE	5,144,249	597,318	4,210,861	-	65,633	122,815	2,455,934
EXPENSES	-	-	-	-	-	-	-
ADMINISTRATIVE	-	-	-	-	-	-	-
911 ADMINISTRATIVE SALARIES	864,715	127,408	128,184	-	-	-	-
912 AUDITING FEES	40,000	-	12,000	-	-	-	-
913 OUTSIDE MANAGEMENT FEES	-	-	-	-	-	-	-

THE HOUSING AUTHORITY OF THE CITY OF BILOXI
BILOXI, MISSISSIPPI
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	LOW RENT	CFP	HOUSING CHOICE VOUCHERS	HOPE VI	ROSS	DISASTER HOUSING	CDBG
	14.850a	14.872	14.871	14.866	14.870	97.109	14.218
913.1 BOOKKEEPING FEES	31,103	-	-	-	-	-	-
914 COMPENSATED ABSENCES	3,349	-	-	-	-	-	-
915 EMPLOYEE BENEFIT CONTRIBUTION	286,768	-	37,751	-	-	-	-
916 OTHER OPERATING ADMINISTRATIVE	121,437	6,463	3,930	-	-	-	-
917 LEGAL EXPENSE	12,304	-	-	-	-	-	-
918 TRAVEL	28,436	-	232	-	-	-	-
918.1 ALLOCATED OVERHEAD	1,152,824	-	71,560	-	-	-	-
919 OTHER	221,736	33,813	8,971	-	-	-	-
920 ASSET MANAGEMENT FEE	-	-	-	-	-	-	-
TENANT SERVICES	-	-	-	-	-	-	-
921 TENANT SERVICES SALARIES	200	-	34,197	-	30,480	-	-
922 RELOCATION COSTS	-	-	-	-	-	-	-
923 EMPLOYEE BENEFIT CONTRIBUTION	-	-	10,946	-	10,207	-	-
924 TENANT SERVICES OTHER	894	-	318	-	24,946	-	-
UTILITIES	-	-	-	-	-	-	-
931 WATER	111,188	-	-	-	-	-	-
932 ELECTRICITY	115,936	-	-	-	-	-	-
933 GAS	7,842	-	-	-	-	-	-
934 FUEL	-	-	-	-	-	-	-
935 LABOR	-	-	-	-	-	-	-
936 SEWER	-	-	-	-	-	-	-
937 EMPLOYEE BENEFIT CONTRIBUTION UTILITY	-	-	-	-	-	-	-
938 OTHER UTILITIES	29,816	-	-	-	-	-	-
ORDINARY MAINTENANCE & OPERATION	-	-	-	-	-	-	-
941 ORDINARY MAINT AND OP LABOR	243,977	-	-	-	-	-	-
942 ORDINARY MAINTENANCE AND OP MATERIALS	85,241	-	-	-	-	-	-
943 ORDINARY MAINTENANCE AND OP CONTRACT	387,033	-	-	-	-	-	-
945 EMPLOYEE BENEFIT CONTRIBUTION	107,349	-	-	-	-	-	-
PROTECTIVE SERVICES	-	-	-	-	-	-	-
951 PROTECTIVE SERVICES - LABOR	40,367	-	-	-	-	-	-
952 PROTECTIVE SERVICES - OTHER CONTRACT COSTS	-	-	-	-	-	-	-
953 PROTECTIVE SERVICES - OTHER	-	-	-	-	-	-	-
955 EMPLOYEE BENEFIT CONTRIBUTION PS	6,754	-	-	-	-	-	-
GENERAL EXPENSES	-	-	-	-	-	-	-
961 INSURANCE PREMIUMS	835,133	-	-	-	-	-	-
962 OTHER GENERAL EXPENSE	628,016	-	-	-	-	-	-
962.1 COMPENSATED ABSENCES	286	-	-	-	-	-	-
963 PAYMENTS IN LIEU OF TAXES	67,021	-	-	-	-	-	-
964 BAD DEBT - TENANT	82,910	-	-	-	-	-	-
965 BAD DEBT - MORTGAGES	-	-	-	-	-	-	-
966 BAD DEBT - OTHER	-	-	-	-	-	-	-
967 INTEREST EXPENSE	-	-	-	-	-	-	-
96730 AMORTIZATION OF BOND ISSUE COSTS	-	-	-	-	-	-	-
968 SEVERANCE EXPENSE	-	-	-	-	-	-	-
969 TOTAL OPERATING EXPENSES	5,512,635	167,684	308,089	-	65,633	-	-
970 EXCESS OPERATING REVENUE OVER OP EXP	(368,386)	429,634	3,902,772	-	-	122,815	2,455,934

THE HOUSING AUTHORITY THE CITY OF BILOXI
 BILOXI, MISSISSIPPI
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	LOW RENT 14.850a	CFP 14.872	HOUSING CHOICE VOUCHERS 14.871	HOPE VI 14.866	ROSS 14.870	DISASTER HOUSING 97.109	CDBG 14.218
971 EXTRAORDINARY MAINTENANCE	12,219	-	-	-	-	-	-
972 CASUALTY LOSSES - NON CAPITALIZED	-	-	-	-	-	-	-
973 HAP	-	-	3,585,191	-	-	-	-
974 DEPRECIATION EXPENSE	2,124,704	-	-	-	-	-	-
975 FRAUD LOSSES	-	-	-	-	-	-	-
976 CAPITAL OUTLAYS GOVT FUNDS	-	-	-	-	-	-	-
977 DEBT PRINCIPAL PAYMENT GOVT FUNDS	-	-	-	-	-	-	-
978 DWELLING UNITS RENT EXPENSE	-	-	-	-	-	-	-
900 TOTAL EXPENSES	7,649,558	167,684	3,893,280	-	65,633	-	-
1001 Operating Transfers In	2,467,933	-	-	-	-	-	-
1002 Operating Transfers Out	-	(156,384)	-	-	-	-	(2,455,934)
1003 Operating Transfers to/from Primary Government	-	-	-	-	-	-	-
1010 Total Other Financing Sources (Uses)	2,467,933	(156,384)	-	-	-	-	(2,455,934)
1000 EXCESS REVENUE OVER EXPENSES	(37,316)	273,250	317,581	-	-	122,815	-
1103 BEGINNING EQUITY	39,211,478	309,727	1,078,386	5,489,102	-	149,907	-
1104 EQUITY TRANSFERS/PRIOR PERIOD ADJUSTMENTS	5,735,739	-	-	(5,489,102)	-	-	-
1104 EQUITY TRANSFERS/PRIOR PERIOD ADJUSTMENTS	974,868	-	-	-	-	-	-
1104 PRIOR PERIOD ADJUSTMENT	-	-	-	-	-	-	-
1101 CAPITAL OUTLAYS ENTERPRISE FUND	45,884,709	582,977	1,395,967	-	-	212,722	-
ENDING EQUITY	-	-	-	-	-	-	-
11170 ADMIN FEE EQUITY	-	-	(29,750)	-	-	-	-
11180 HAP EQUITY	-	-	1,425,717	-	-	-	-
11190 # UNIT MONTHS AVAILABLE	6,396	-	7,452	-	-	-	-
11210 # UNIT MONTHS LEASED	6,138	-	6,547	-	-	-	-
11610 LAND PURCHASES	-	-	-	-	-	-	-
11620 BUILDING PURCHASES	-	1,248,118	-	-	-	-	-
11630 FURNITURE & EQUIPMENT - DWELLING PURCHASES	-	-	-	-	-	-	-
11640 FURNITURE & EQUIPMENT - ADMINISTRATIVE PURCHASES	-	-	-	-	-	-	-
11650 LEASEHOLD IMPROVEMENT PURCHASES	-	-	-	-	-	-	-
11660 INFRASTRUCTURE PURCHASES	-	-	-	-	-	-	-
13510 CFFP DEBT SERVICE PAYMENTS	-	-	-	-	-	-	-
13901 REPLACEMENT HOUSING FACTOR FUNDS	-	-	-	-	-	-	-

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THE HOUSING AUTHORITY OF THE CITY OF BILOXI,
MISSISSIPPI
FINANCIAL STATEMENT SCHEDULE
DECEMBER 31, 2010

	CAPITAL FUND STIMULUS 14,885	YOUTHBUILD DOL 17,274	BUSINESS ACTIVITIES	901 FUNGIBILITY	COMPONENT UNIT	ELIMINATION	TOTAL
160 TOTAL FIXED ASSETS, NET OF DEPR	-	-	308,297	-	25,312,440	-	70,246,402
171 NOTES & MORTGAGES RECEIVABLE - N/C	-	-	26,154,298	-	520,833	(26,675,130)	688,190
172 NOTES & MORTGAGES RECEIVABLE - PD	-	-	-	-	-	-	-
174 OTHER ASSETS	-	-	-	-	650,876	-	672,156
176 INVESTMENT IN JOINT VENTURES	-	-	-	-	5,047,592	-	5,047,592
180 TOTAL NONCURRENT ASSETS	-	-	26,462,595	-	31,531,741	(26,675,130)	76,654,340
190 TOTAL ASSETS	-	32,564	28,432,691	-	35,510,182	(28,951,226)	88,929,252
LIABILITIES AND EQUITY							
CURRENT LIABILITIES							
311 BANK OVERDRAFT	-	-	-	-	-	-	-
312 A/P < 90 DAYS	-	32,564	-	-	23,996	(500,162)	65,391
313 A/P > 90 DAYS	-	-	-	-	-	-	-
321 ACCRUED WAGE/PAYROLL TAXES PAYABLE	-	-	-	-	-	-	55,004
322 ACCRUED COMPENSATED ABSENCES	-	-	-	-	521	-	17,342
324 ACCRUED CONTINGENCY LIABILITY	-	-	-	-	-	-	-
325 ACCRUED INTEREST PAYABLE	-	-	-	-	-	-	-
331 ACCOUNTS PAYABLE - HUD PHA PROGRAMS	-	-	-	-	-	-	-
332 ACCOUNTS PAYABLE - PHA PROJECTS	-	-	-	-	-	-	-
333 ACCOUNTS PAYABLE OTHER GOVT	-	-	-	-	-	-	-
341 TENANT SECURITY DEPOSIT	-	-	-	-	51,881	-	164,113
342 DEFERRED REVENUES	-	-	55,058	-	2,474	-	57,532
343 CURRENT PORTION OF LT DEBT CAPITAL	-	-	-	-	-	-	-
344 CURRENT PORTION OF LT DEBT OPERATING	-	-	-	-	-	-	-
345 OTHER CURRENT LIABILITIES	-	-	-	-	-	-	123,471
346 ACCRUED LIABILITIES - OTHER	-	-	-	-	-	-	-
347 INTERPROGRAM DUE TO	-	-	-	-	23,121	(1,775,934)	-
348 NOTES PAYABLE - CURRENT - BHA - FANNIE	-	-	-	-	-	-	-
310 TOTAL CURRENT LIABILITIES	-	32,564	55,058	-	101,993	(2,276,096)	482,853
NONCURRENT LIABILITIES							
351 LONG TERM DEBT NET OF CURRENT CAPITAL	-	-	-	-	23,627,188	(26,675,130)	-
352 LONG TERM DEBT NET OF CURRENT OPERATING	-	-	-	-	-	-	-
354 LONG TERM PORTION OF COMPENSATED ABSENCES	-	-	-	-	-	-	151,390
355 LOAN LIABILITY - NONCURRENT	-	-	-	-	-	-	-
353 NONCURRENT LIABILITIES OTHER	-	-	-	-	20,329	-	20,329
350 TOTAL NONCURRENT LIABILITIES	-	-	-	-	23,647,517	(26,675,130)	171,719
300 TOTAL LIABILITIES	-	32,564	55,058	-	23,749,510	(28,951,226)	654,572
EQUITY							
501 INVESTMENT IN GENERAL FIXED ASSETS							
CONTRIBUTED CAPITAL							

THE HOUSING AUTHORITY THE CITY OF BILOXI
BILOXI, MISSISSIPPI
FINANCIAL STATEMENT SCHEDULE
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	CAPITAL FUND STIMULUS 14,895	YOUTH/BUILD DOL 17,274	BUSINESS ACTIVITIES	901 FUNGIBILITY COMPONENT UNIT	ELIMINATION	TOTAL
502 PROJECT NOTES (HUD)	-	-	-	-	-	-
503 LONG TERM DEBT - HUD GUARANTEE	-	-	-	-	-	-
504 NET HUD PHA CONTRIBUTIONS	-	-	-	-	-	-
505 OTHER HUD CONTRIBUTIONS	-	-	-	-	-	-
507 OTHER CONTRIBUTIONS	-	-	-	-	-	-
508 TOTAL CONTRIBUTED CAPITAL	-	-	-	-	-	-
508.1 INVESTMENT IN CAPITAL ASSETS	-	-	308,297	1,685,252	26,675,130	70,246,402
RESERVED FUND BALANCE	-	-	-	-	-	-
509 RESERVED FOR OPERATING ACTIVITIES	-	-	-	-	-	-
510 RESERVED FOR CAPITAL ACTIVITIES	-	-	-	-	-	-
511 TOTAL RESERVED BALANCE	-	-	-	1,577,690	-	3,588,048
511.1 RESTRICTED NET ASSETS	-	-	-	-	-	-
512 UNDESIGNATED FUND BALANCE/R/E	-	-	-	-	-	-
512.1 UNRESTRICTED NET ASSETS	-	-	28,069,336	8,497,730	(26,675,130)	14,440,230
513 TOTAL EQUITY	-	-	28,377,633	11,760,672	-	88,274,680
600 TOTAL LIABILITIES AND EQUITY	-	32,564	28,432,691	35,510,182	(28,951,226)	88,929,252
REVENUE	-	-	-	-	-	-
703 NET TENANT RENTAL REVENUE	-	-	-	665,821	-	1,560,573
704 TENANT REVENUE - OTHER	-	-	73,875	-	-	73,875
705 TOTAL TENANT REVENUE	-	-	73,875	665,821	-	1,634,448
706 HUD PHA GRANTS	127,335	-	-	-	-	10,008,358
706.1 CAPITAL GRANTS RECEIVED	974,868	-	-	-	-	1,248,118
707.1 MANAGEMENT FEE	-	-	-	-	-	-
707.2 ASSET MANAGEMENT FEE	-	-	-	-	-	-
707.3 BOOK-KEEPING FEE	-	-	-	-	-	-
707.4 FRONT LINE SERVICE FEE	-	-	-	-	-	-
707.5 OTHER FEES	-	-	-	-	-	-
708 OTHER GOVT GRANTS	-	444,688	10,000	-	-	577,094
710 SEC 8 INCOME	-	-	-	-	-	-
711 INVESTMENT INCOME - UNRESTRICTED	-	-	237,772	9,681	(230,340)	18,499
713 PROCEEDS FROM DISPOSITION OF ASSETS HELD FOR SALE	-	-	-	-	-	-
713.1 COST OF SALE OF ASSETS	-	-	-	-	-	-
712 MORTGAGE INTEREST INCOME	-	-	-	-	-	-
714 FRAUD RECOVERY	-	-	-	-	-	9,541
715 OTHER REVENUE	-	-	131,737	670,185	(1,286,470)	926,781
716 GAIN OR LOSS ON THE SALE OF FIXED ASSETS	-	-	-	-	-	-
720 INVESTMENT INCOME - RESTRICTED	-	-	-	-	-	3,123
700 TOTAL REVENUE	1,102,203	444,688	453,384	1,345,687	(1,516,810)	14,425,962
EXPENSES	-	-	-	-	-	-
ADMINISTRATIVE	-	-	-	-	-	-
911 ADMINISTRATIVE SALARIES	127,335	185,416	119,468	216,337	-	1,768,863
912 AUDITING FEES	-	-	-	4,305	-	56,305
913 OUTSIDE MANAGEMENT FEES	-	-	-	64,632	-	64,632

THE HOUSING AUTHORITY THE CITY OF BILOXI
BILOXI, MISSISSIPPI
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CAPITAL FUND STIMULUS 14.885		YOUTHBUILD DOL 17.274		BUSINESS ACTIVITIES		901 FUNGIBILITY COMPONENT UNIT		ELIMINATION		TOTAL	
913.1	BOOKKEEPING FEES	-	-	-	-	-	-	(31,103)	-	-	-
914	COMPENSATED ABSENCES	-	-	-	-	-	-	-	-	3,349	-
915	EMPLOYEE BENEFIT CONTRIBUTION	-	58,824	40,635	-	54,097	-	-	-	478,075	-
916	OTHER OPERATING ADMINISTRATIVE	-	24,220	7,568	-	32,233	-	-	-	195,851	-
917	LEGAL EXPENSE	-	-	123,270	-	8,367	-	-	-	143,941	-
918	TRAVEL	-	16,474	-	-	-	-	-	-	45,142	-
918.1	ALLOCATED OVERHEAD	-	12,193	18,790	-	-	-	(1,255,367)	-	-	-
919	OTHER	-	-	67,239	-	30,874	-	-	-	362,633	-
920	ASSET MANAGEMENT FEE	-	-	-	-	-	-	-	-	-	-
921	TENANT SERVICES	-	-	-	-	-	-	-	-	-	-
922	TENANT SERVICES SALARIES	-	123,470	-	-	-	-	-	-	188,347	-
923	RELOCATION COSTS	-	-	-	-	-	-	-	-	-	-
924	EMPLOYEE BENEFIT CONTRIBUTION	-	9,420	-	-	-	-	-	-	30,573	-
925	TENANT SERVICES OTHER	-	8,059	10,783	-	-	-	-	-	45,000	-
931	UTILITIES	-	-	-	-	-	-	-	-	-	-
932	WATER	-	183	1,001	-	11,367	-	-	-	123,739	-
933	ELECTRICITY	-	2,309	1,565	-	68,135	-	-	-	187,945	-
934	GAS	-	607	-	-	-	-	-	-	8,449	-
935	FUEL	-	-	-	-	-	-	-	-	-	-
936	LABOR	-	-	-	-	-	-	-	-	-	-
937	SEWER	-	-	-	-	-	-	-	-	-	-
938	EMPLOYEE BENEFIT CONTRIBUTION UTILITY	-	-	-	-	-	-	-	-	-	-
939	OTHER UTILITIES	-	-	2,411	-	-	-	-	-	32,227	-
941	ORDINARY MAINTENANCE & OPERATION	-	-	-	-	-	-	-	-	-	-
942	ORDINARY MAINT AND OP LABOR	-	-	3,879	-	112,315	-	-	-	360,171	-
943	ORDINARY MAINTENANCE AND OP MATERIALS	-	3,513	979	-	18,818	-	-	-	108,551	-
944	ORDINARY MAINTENANCE AND OP CONTRACT	-	-	9,182	-	190,021	-	-	-	586,236	-
945	EMPLOYEE BENEFIT CONTRIBUTION	-	-	1,488	-	36,913	-	-	-	145,750	-
951	PROTECTIVE SERVICES	-	-	-	-	-	-	-	-	-	-
952	PROTECTIVE SERVICES - LABOR	-	-	343	-	20,681	-	-	-	61,391	-
953	PROTECTIVE SERVICES - OTHER CONTRACT COSTS	-	-	-	-	-	-	-	-	-	-
954	PROTECTIVE SERVICES - OTHER	-	-	-	-	-	-	-	-	-	-
955	EMPLOYEE BENEFIT CONTRIBUTION PS	-	-	66	-	34	-	-	-	6,854	-
961	GENERAL EXPENSES	-	-	-	-	-	-	-	-	-	-
962	INSURANCE PREMIUMS	-	-	-	-	-	-	-	-	-	-
963	OTHER GENERAL EXPENSE	-	-	-	-	220,576	-	-	-	1,055,709	-
964.1	COMPENSATED ABSENCES	-	-	-	-	-	-	-	-	628,016	-
965	PAYMENTS IN LIEU OF TAXES	-	-	-	-	-	-	-	-	286	-
966	BAD DEBT - TENANT	-	-	-	-	-	-	-	-	67,021	-
967	BAD DEBT - MORTGAGES	-	-	-	-	6,747	-	-	-	89,657	-
968	BAD DEBT - OTHER	-	-	-	-	-	-	-	-	-	-
969	INTEREST EXPENSE	-	-	-	-	-	-	-	-	-	-
970	AMORTIZATION OF BOND ISSUE COSTS	-	-	-	-	239,632	-	(230,340)	-	9,292	-
971	SEVERANCE EXPENSE	-	-	-	-	60,187	-	-	-	60,187	-
972	TOTAL OPERATING EXPENSES	-	-	408,667	-	1,396,271	-	(1,516,810)	-	6,914,192	-
973	EXCESS OPERATING REVENUE OVER OP EXP	127,335	444,688	-	-	-	-	-	-	-	-
974		974,868	-	44,717	-	(50,584)	-	-	-	7,511,770	-

THE HOUSING AUTHORITY OF THE CITY OF BILOXI
 BILOXI, MISSISSIPPI
 FINANCIAL STATEMENT SCHEDULE
 DECEMBER 31, 2010

	CAPITAL FUND STIMULUS 14.885	YOUTHBUILD DOL 17.274	BUSINESS ACTIVITIES	901 FUNGIBILITY COMPONENT UNIT	ELIMINATION	TOTAL
971 EXTRAORDINARY MAINTENANCE	-	-	-	-	-	-
972 CASUALTY LOSSES - NON CAPITALIZED	-	-	-	-	-	12,219
973 HAP	-	-	-	-	-	-
974 DEPRECIATION EXPENSE	-	-	-	-	-	3,585,191
975 FRAUD LOSSES	-	-	-	821,686	-	2,946,390
976 CAPITAL OUTLAYS GOVT FUNDS	-	-	-	-	-	-
977 DEBT PRINCIPAL PAYMENT GOVT FUNDS	-	-	-	-	-	-
978 DWELLING UNITS RENT EXPENSE	-	-	-	-	-	-
900 TOTAL EXPENSES	127,335	444,688	408,667	2,217,957	(1,516,810)	13,457,992
1001 Operating Transfers In	-	-	194,710	169,350	-	2,831,993
1002 Operating Transfers Out	-	-	-	(219,675)	-	(2,831,993)
1003 Operating Transfers to/from Primary Government	-	-	-	-	-	-
1010 Total Other Financing Sources (Uses)	-	-	194,710	(219,675)	-	-
1000 EXCESS REVENUE OVER EXPENSES	974,868	-	239,427	(219,675)	-	967,970
1103 BEGINNING EQUITY	-	-	-	-	-	-
1104 EQUITY TRANSFERS/PRIOR PERIOD ADJUSTMENTS	-	-	28,138,206	219,675	-	83,097,141
1104 EQUITY TRANSFERS/PRIOR PERIOD ADJUSTMENTS	(974,868)	-	-	(246,637)	-	-
1104 PRIOR PERIOD ADJUSTMENT	-	-	-	-	-	-
1101 CAPITAL OUTLAYS ENTERPRISE FUND	-	-	-	4,209,569	-	4,209,569
ENDING EQUITY	-	-	28,377,633	11,760,672	-	88,274,680
11170 ADMIN FEE EQUITY	-	-	-	-	-	-
11180 HAP EQUITY	-	-	-	-	-	(29,750)
11190 # UNIT MONTHS AVAILABLE	-	-	-	-	-	1,425,717
11210 # UNIT MONTHS LEASED	-	-	-	-	-	13,848
11610 LAND PURCHASES	-	-	-	-	-	12,685
11620 BUILDING PURCHASES	-	-	-	-	-	-
11630 FURNITURE & EQUIPMENT - DWELLING PURCHASES	-	-	-	-	-	1,248,118
11640 FURNITURE & EQUIPMENT - ADMINISTRATIVE PURCHASES	-	-	-	-	-	-
11650 LEASEHOLD IMPROVEMENT PURCHASES	-	-	-	-	-	-
11660 INFRASTRUCTURE PURCHASES	-	-	-	-	-	-
13510 CFFP DEBT SERVICE PAYMENTS	-	-	-	-	-	-
13901 REPLACEMENT HOUSING FACTOR FUNDS	-	-	-	-	-	-

THE HOUSING AUTHORITY OF THE CITY OF BILOXI
BILOXI, MISSISSIPPI

SCHEDULE OF EXPENDITURES OF FEDERAL AWARDS

FOR THE YEAR ENDED DECEMBER 31, 2010

EXPENDITURES

Community Development Block Grants Total CFDA Number 14.218	<u>\$ 2,455,934</u>
Low Rent Public Housing Expenditures Total CFDA Number 14.850a	<u>2,836,268</u>
Housing Choice Vouchers Total CFDA Number 14.871	<u>4,199,120</u>
Public Housing Capital Fund Program Total CFDA Number 14.872 (Cluster)	<u>597,318</u>
Resident Opportunity & Supportive Services Total CFDA Number 14.870	<u>65,633</u>
Public Housing Capital Fund Recovery Act Funded Total CFDA Number 14.885 (Cluster)	<u>1,102,203</u>
Total HUD Expenditures	<u>11,256,476</u>
Disaster Housing Assistance Program Total CFDA Number 97.109	<u>122,406</u>
Total Department of Homeland Security Expenditures	<u>122,406</u>
Youthbuild Program Total CFDA Number 17.274	<u>444,688</u>
Total Department of Labor Expenditures	<u>444,688</u>
TOTAL FEDERAL EXPENDITURES	<u>\$ 11,823,570</u>

Basis of Presentation:

The above schedule of expenditures of federal awards includes the federal grant activity of the Authority and is presented on the accrual basis of accounting. The information on this schedule is presented in accordance with the requirements of OMB Circular A-133, *Audits of States, Local Governments and Non-Profit Organizations*.

THE HOUSING AUTHORITY OF THE CITY OF BILOXI
BILOXI, MISSISSIPPI

SCHEDULE OF FINDINGS
AND QUESTIONED COSTS

DECEMBER 31, 2010

Section I: Summary of Auditor's Results:

FINANCIAL STATEMENTS

Type of auditor's report issued: Unqualified
Internal Control over financial reporting:
Are material weaknesses identified? ☐ Yes ☒ No
Are significant deficiencies that are not considered
to be material weaknesses identified? ☐ Yes ☒ None
Reported
Is noncompliance that could have a material effect
on the financial statements identified? ☐ Yes ☒ No

FEDERAL AWARDS

Internal control over major programs:
Are material weaknesses identified? ☐ Yes ☒ No
Are significant deficiencies that are not considered
to be material weaknesses identified? ☐ Yes ☒ None
Reported
Type of report issued on compliance with requirements
applicable to each major program: Unqualified
Are there any audit findings that are required to be
reported in accordance with Section 510(a) of OMB
Circular A-133? ☐ Yes ☒ No

Identification of major programs:

Name of Federal Program

CFDA No.

Low Rent Public Housing	14.850
Youthbuild	17.274
Capital Fund Program	14.872
American Recovery and Reinvestment Act	14.885

Dollar threshold used to distinguish between type A and type B programs: \$354,707

Is the auditee identified as a low-risk auditee? ☒ Yes ☐ No

THE HOUSING AUTHORITY OF THE CITY OF BILOXI
BILOXI, MISSISSIPPI

SCHEDULE OF FINDINGS
AND QUESTIONED COSTS

DECEMBER 31, 2010

Section II: Financial Statement Findings:

Summary Schedule of Prior Year Findings:

None

Current Year Findings and Questioned Costs:

None

Section III: Federal Award Findings and Questioned Costs

Summary Schedule of Prior Year Findings:

None

Current Year Findings and Questioned Costs:

None

Attachment F

6.0 PHA Plan Update:

(A) 13. Violence Against Women Act (VAWA)



BILOXI HOUSING AUTHORITY

P.O. Box 447 • Biloxi, Mississippi 39533
(228) 374-7771 (TDD Accessible) • Fax (228) 432-8899
www.biloxihousing.org
"Making a Difference"



WORKING AGREEMENT

This agreement is entered into by and between the Gulf Coast Center for Nonviolence and the Biloxi Housing Authority.

This agreement, which is not legally binding, is designed to enhance and strengthen the relationship between the two agencies to make provisions for enhancement of client/residents when appropriate.

1. The Center shall, in a satisfactory and proper manner, perform the following:
 - a. Screen referrals made by the Biloxi Housing Authority to determine eligibility for placement.
 - b. Provide group and individual counseling to residents of the Biloxi Housing Authority who are battered by their spouse or significant others.
 - c. Provide in-service training when required.
 - d. Provide Professional education for Security Personnel when requested.
2. The Biloxi Housing Authority shall in a satisfactory manner, perform the following:
 - a. Make referrals to the Center when appropriate.
 - b. Assist in placement of clients referred by the Center.
 - c. Request in-service training from the Center.
 - d. Request professional education for Security Personnel when needed.

Terms and Conditions Governing this Agreement

1. This agreement will begin January 10, 2011 and will be effective for one year.
2. Amendments may be made to this agreement upon written agreement by both agencies.
3. Either agency may terminate this agreement if services are not provided as indicated. Written notice shall be given with regard to termination.

Bethy Hendley
Executive Director
Biloxi Housing Authority

1/10/11
Date

Santha Morrison
Executive Director
Gulf Coast Center for Nonviolence

2/4/11
Date

Attachment G Included In Attachment L

8.1 Capital Fund Program Annual Statement/Performance and Evaluation Report

Attachment H Included In Attachment L

8.2 Capital Fund Program Five-Year Action Plan

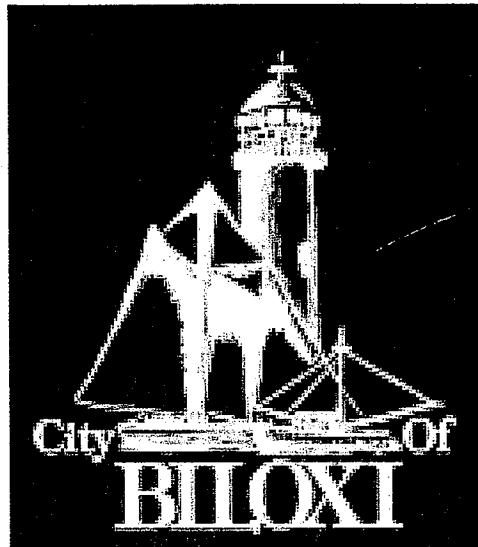
Attachment I

9.0 Housing Needs

Five-Year Consolidated Plan 2010-2014

and

2010 One-Year Action Plan



Biloxi, Mississippi

Prepared by:
Nichols Planning and Consulting, LLC
357 Lakeview Boulevard
Biloxi, MS 39531
(228) 669-1261
niccons@bellsouth.net

PART C – CONTENTS OF CONSOLIDATED PLAN

I. HOUSING AND HOMELESS NEEDS ASSESSMENT

A. General

HUD rules stat that “*the Consolidated Plan must describe the jurisdiction’s estimated housing needs projected for the next five years.*” The description of the needs must be generated in conjunction with and must be reflective of the required consultation with social services agencies and other entities and the required citizen participation process.

Housing data for the City of Biloxi included in this portion of the Consolidated Plan was obtained from the most recent U.S. Census, the 5-year public housing authority plan, interagency meetings, agency interviews and citizen participation. In addition to the information provided below, HUD TABLE 2A is attached in EXHIBIT VIII.

B. Categories of Persons Affected

HUD requirements state that the Consolidated Plan shall estimate the number and type of families in need of housing assistance by specific categories of persons. The categories of families are as follows:

- Extremely low-income families (0-30% MFI)
- Low—income families (30-50% MFI)
- Moderate-income families (50-80% MFI)
- Middle-income families (81-95% MFI)
- Renters
- Owners
- Elderly persons
- Single persons
- Large families
- Persons with HIV/AIDS and their families
- Persons with disabilities

Regulations also state that the description of housing needs shall include a discussion of the following:

- Cost burden
- Severe cost burden
- Overcrowding (especially for large families)
- Substandard housing conditions experienced by the following categories compared to the City as a whole:
 - Extremely low-income owners and renters
 - Low-income owners and renters
 - Moderate-income owners and renters
 - Middle-income owners and renters”.

The following pages address each of the required categories of persons enumerated above. First, it is appropriate to define some important terms:

- *Extremely low-income family.* – Family whose income is between 0 and 30 percent of the median income for the area.

- *Low-income family.* – Family whose income does not exceed 50 percent of the median family income for the area.
- *Moderate-income family.* – Family whose income does not exceed 80 percent of the median income for the area.
- *Middle-income family.* – Family whose income is between 80 percent and 95 percent of the median income for the area.
- *Cost burden.* – The extent to which gross housing costs, including utility costs, exceed 30 percent of gross income, based on data available from the U.S. Census Bureau.
- *Severe cost burden.* – The extent to which gross housing costs, including utility costs, exceed 50 percent of gross income, based on data available from the U.S. Census Bureau.

The table below provides income limits established by the U.S. Department of Housing and Urban Development (HUD) for the Gulfport-Biloxi, MS MSA area, which includes the City of Biloxi. The income limits are used to determine low and moderate income status and eligibility in many cases for CDBG and HOME assistance.

HUD INCOME LIMITS (2009)

<u>Program</u>	<u>1person</u>	<u>2person</u>	<u>3person</u>	<u>4person</u>	<u>5person</u>	<u>6person</u>	<u>7person</u>	<u>8person</u>
Very Low Income	\$18,150	\$20,700	\$23,300	\$25,900	\$27,950	\$30,050	\$32,100	\$35,200
Extremely Low- Income	\$10,050	\$12,450	\$14,000	\$15,500	\$16,800	\$18,050	\$19,300	\$20,550
Low- Income	\$29,990	\$33,150	\$37,300	\$41,450	\$44,750	\$48,100	\$51,400	\$54,700

The **Gulfport-Biloxi, MS MSA** contains the following areas: Stone County, MS, Harrison County, MS and Hancock County, MS.

Housing Needs Assessment

The following tables entitled "Housing Needs Assessment" set forth the estimated housing needs of Biloxi residents by income level, family type, tenure, and cost burden. The estimated number of families in need of assistance is also provided.

HOUSING NEEDS ASSESSMENT

<u>Category of Persons Affected</u>	<u>Housing Need</u>	<u>Estimated Number of Families in Need of Assistance</u>
<u>0-30% MFI</u>		
<u>Elderly</u>		
Renter/Elderly/Cost Burden >30%	HUD Section 202 & 811 Housing; Public Housing;	363
Renter/Elderly/Cost Burden >50%	Section 8 Certificates and Vouchers; Code Enforcement;	
Renter/Elderly/Physical Defects	FEMA Rental Assistance; Housing Tax Credits;	
Renter/Elderly/Overcrowded	Other Rental Assistance	
Owner/Elderly/Cost Burden >30%	CDBG Rehab Loans & Grants;	112
Owner/Elderly/Cost Burden >50%	Weatherization; FEMA Mortgage Assistance;	
Owner/Elderly/Physical Defects	HOME Rehab Loans and Grants;	
Owner/Elderly/Overcrowded	Emergency Home Repair	
<u>Small Families</u>		
Renter/Sm Family/Cost Burden >30%	First Time Home Buyer Assistance; Public Housing;	336
Renter/Sm Family/Cost Burden >50%	Section 8 Certificates and Vouchers; Code Enforcement;	
Renter/Sm Family/Physical Defects	FEMA Rental Assistance; Housing Tax Credits;	
Renter/Sm Family/Overcrowded	Other Rental Assistance	
Owner/Sm Family/Cost Burden >30%	HOME Rehab Loans & Grants;	52
Owner/Sm Family/Cost Burden >50%	Weatherization; FEMA Mortgage Assistance;	
Owner/Sm Family/Physical Defects	Emergency Home Repair Program	
Owner/Sm Family/Overcrowded		
<u>Large Families</u>		
Renter/Sm Family/Cost Burden >30%	First Time Home Buyer Assistance; Public Housing;	53
Renter/Sm Family/Cost Burden >50%	Section 8 Certificates and Vouchers; Code Enforcement;	
Renter/Sm Family/Physical Defects	FEMA Rental Assistance; Housing Tax Credits;	
Renter/Sm Family/Overcrowded	Other Rental Assistance	
Owner/Sm Family/Cost Burden >30%	CDBG & HOME Rehab Loans & Grants;	4
Owner/Sm Family/Cost Burden >50%	Weatherization; FEMA Mortgage Assistance;	
Owner/Sm Family/Physical Defects	Emergency Home Repair Program	
Owner/Sm Family/Overcrowded		

<u>Category of Persons Affected</u>	<u>Housing Need</u>	<u>Estimated Number of Families in Need of Assistance</u>
<u>All Others</u>		
Renter/Other/Cost Burden >30% Renter/Other/Cost Burden >50% Renter/Other/Physical Defects Renter/Other/Overcrowded	Emergency Shelter; Transitional Housing; Permanent Housing; Section 8 Vouchers and Certificates; FEMA Rental Assistance; Health Care Facility with Housing Component	370
Owner/Other/Cost Burden >30% Owner/Other/Cost Burden >50% Owner/Other/Physical Defects Owner/Other/Overcrowded	CDBG & HOME Rehab loans and grants; FEMA Mortgage Assistance	143
<u>31-50% MFI</u>		
<u>Elderly</u>		
Renter/Elderly/Cost Burden >30% Renter/Elderly/Cost Burden >50% Renter/Elderly/Physical Defects Renter/Elderly/Overcrowded	HUD Section 202 & 811 Housing; Public Housing; Section 8 Certificates and Vouchers; Code Enforcement; FEMA Rental Assistance; Housing Tax Credits; Other Rental Assistance	539
Owner/Elderly/Cost Burden >30% Owner/Elderly/Cost Burden >50% Owner/Elderly/Physical Defects Owner/Elderly/Overcrowded	CDBG Rehab Loans & Grants; Weatherization; FEMA Mortgage Assistance; HOME Rehab Loans and Grants; Emergency Home Repair	727
<u>Small Families</u>		
Renter/Sm Family/Cost Burden >30% Renter/Sm Family/Cost Burden >50% Renter/Sm Family/Physical Defects Renter/Sm Family/Overcrowded	First Time Home Buyer Assistance; Public Housing; Section 8 Certificates and Vouchers; Code Enforcement; FEMA Rental Assistance; Housing Tax Credits; Other Rental Assistance	506
Owner/Sm Family/Cost Burden >30% Owner/Sm Family/Cost Burden >50% Owner/Sm Family/Physical Defects Owner/Sm Family/Overcrowded	HOME Rehab Loans & Grants; Weatherization; FEMA Mortgage Assistance; Emergency Home Repair Program	300

<u>Category of Persons Affected</u>	<u>Housing Need</u>	<u>Estimated Number of Families in Need of Assistance</u>
-------------------------------------	---------------------	---

Large Families

Renter/Sm Family/Cost Burden >30%	First Time Home Buyer Assistance; Public Housing;	112
Renter/Sm Family/Cost Burden >50%	Section 8 Certificates and Vouchers; Code Enforcement;	
Renter/Sm Family/Physical Defects	FEMA Rental Assistance; Housing Tax Credits;	
Renter/Sm Family/Overcrowded	Other Rental Assistance	
Owner/Sm Family/Cost Burden >30%	CDBG & HOME Rehab Loans & Grants;	299
Owner/Sm Family/Cost Burden >50%	Weatherization; FEMA Mortgage Assistance;	
Owner/Sm Family/Physical Defects	Emergency Home Repair Program	
Owner/Sm Family/Overcrowded		

All Others

Renter/Other/Cost Burden >30%	Emergency Shelter; Transitional Housing;	570
Renter/Other/Cost Burden >50%	Permanent Housing; Section 8 Vouchers and Certificates; FEMA Rental Assistance;	
Renter/Other/Physical Defects	Health	
Renter/Other/Overcrowded	Care Facility with Housing Component	
Owner/Other/Cost Burden >30%	CDBG & HOME Rehab loans and grants;	259
Owner/Other/Cost Burden >50%	FEMA Mortgage Assistance	
Owner/Other/Physical Defects		
Owner/Other/Overcrowded		

51-80% MFI

Elderly

Renter/Elderly/Cost Burden >30%	HUD Section 202 & 811 Housing; Public Housing;	809
Renter/Elderly/Cost Burden >50%	Section 8 Certificates and Vouchers; Code Enforcement;	
Renter/Elderly/Physical Defects	FEMA Rental Assistance; Housing Tax Credits;	
Renter/Elderly/Overcrowded	Other Rental Assistance	
Owner/Elderly/Cost Burden >30%	CDBG Rehab Loans & Grants;	79
Owner/Elderly/Cost Burden >50%	Weatherization; FEMA Mortgage Assistance;	
Owner/Elderly/Physical Defects	HOME Rehab Loans and Grants;	
	Emergency Home Repair	
Owner/Elderly/Overcrowded		

<u>Category of Persons Affected</u>	<u>Housing Need</u>	<u>Estimated Number of Families in Need of Assistance</u>
<u>Small Families</u>		
Renter/Sm Family/Cost Burden >30%	First Time Home Buyer Assistance; Public Housing;	212
Renter/Sm Family/Cost Burden >50%	Section 8 Certificates and Vouchers; Code Enforcement;	
Renter/Sm Family/Physical Defects	FEMA Rental Assistance; Housing Tax Credits;	
Renter/Sm Family/Overcrowded	Other Rental Assistance	
Owner/Sm Family/Cost Burden >30%	HOME Rehab Loans & Grants;	59
Owner/Sm Family/Cost Burden >50%	Weatherization; FEMA Mortgage Assistance;	
Owner/Sm Family/Physical Defects	Emergency Home Repair Program	
Owner/Sm Family/Overcrowded		
<u>Large Families</u>		
Renter/Sm Family/Cost Burden >30%	First Time Home Buyer Assistance; Public Housing;	41
Renter/Sm Family/Cost Burden >50%	Section 8 Certificates and Vouchers; Code Enforcement;	
Renter/Sm Family/Physical Defects	FEMA Rental Assistance; Housing Tax Credits;	
Renter/Sm Family/Overcrowded	Other Rental Assistance	
Owner/Sm Family/Cost Burden >30%	CDBG & HOME Rehab Loans & Grants;	35
Owner/Sm Family/Cost Burden >50%	Weatherization; FEMA Mortgage Assistance;	
Owner/Sm Family/Physical Defects	Emergency Home Repair Program	
Owner/Sm Family/Overcrowded		
<u>All Others</u>		
Renter/Other/Cost Burden >30%	Emergency Shelter; Transitional Housing;	384
Renter/Other/Cost Burden >50%	Permanent Housing; Section 8 Vouchers and Certificates; FEMA Rental Assistance;	
Renter/Other/Physical Defects	Health Care Facility with	
Renter/Other/Overcrowded	Housing Component	
Owner/Other/Cost Burden >30%	CDBG & HOME Rehab loans and grants;	77
Owner/Other/Cost Burden >50%	FEMA Mortgage Assistance	
Owner/Other/Physical Defects		
Owner/Other/Overcrowded		

C. Homeless Needs

HUD regulations require that the Consolidated Plan must accomplish the following relative to the homeless:

- Describe the nature and extent of homelessness by racial and ethnic group;
- Address the need for facilities; and
- Address the need for services for:
 - Homeless individuals;
 - Homeless families with children both sheltered and unsheltered;
 - Individuals and families with children who are threatened with homelessness; and
 - Homeless sub-populations, i.e., persons with HIV/AIDS, persons with alcohol or chemical dependencies, etc.

After extensive consultation with various providers of facilities and services for the homeless and conclusion of the citizen participation process, the following pages address the homeless needs of Biloxi. In addition to the information provided below, HUD Table 1A is attached in EXHIBIT VIII.

Nature and Extent of Homelessness

Consultation with area agencies providing facilities and services for the homeless was instrumental in assessing the nature and extent of homelessness in Biloxi. In an effort to identify the needs of the homeless, questionnaires attached hereto in Exhibit II were provided to agencies known to serve the homeless. Responses to the questionnaires and interviews with agencies were the basis for identifying the needs of the homeless population in Biloxi.

Based upon feedback, it is readily apparent that there is a need for additional facilities to house the homeless on an emergency, transitional, and permanent basis. According to the January 2009 Homeless survey conducted in the six coastal counties by the Open Doors Homeless Coalition, due to the significant decrease in shelter beds and facilities since the destruction caused by Hurricane Katrina in 2005, there is now a widespread problem of unsheltered homeless persons across the Coast. Survey results suggests that while the total number of homeless persons (633) seems to have remained fairly constant since the storm, only a 6.7% increase, the total number of unsheltered persons has risen a staggering 285%. There is now a desperate need for emergency shelter and homeless prevention programs across the Mississippi Gulf Coast.

The need for emergency, transitional and permanent facilities to house the homeless in Biloxi is currently addressed by the following agencies:

Emergency Facilities

- *Gulf Coast Women's Center* operates a domestic violence emergency shelter with 48 beds for women and their children. The facility meets all ADA requirements. Those who are in the shelter receive food, hygiene supplies, clothing and essential supplies. The Center also provides individual and group counseling.
- *Women's Resource & Empowerment Center (subsidiary of Center for Environmental and Economic Justice)* offers emergency shelter for men, women or families in need. The facility has 20 beds and two full kitchens.

- *Salvation Army*, located in Gulfport, the Salvation Army provides an emergency shelter that is available to house homeless men, women and children. The shelter can accommodate up to 40 persons.
- *Gulf Coast Rescue Mission* provides emergency shelter for males, females and transients. A large part of the clientele suffers from drug and alcohol abuse. The men's dormitory can accommodate 30, while the women's emergency shelter can accommodate up to 14 women.

Transitional Housing

- *Women's Resource & Empowerment Center* (subsidiary of *Center for Environmental and Economic Justice*) offers limited transitional shelter for men, women or families in need. The facility has 20 beds and two full kitchens.
- *Gulf Coast Women's Center* has two transitional housing programs funded by federal grants. Individuals in either program can remain for up to 12 months, and additional stays are granted on a case by case basis. Between the two grant programs, the Women's Center can accommodate 18 individuals or families at a time in transitional housing.
- *Gulf Coast Rescue Mission* provides a dormitory that can house up to six homeless men for up to six months. Clientele typically suffers from drug and alcohol abuse.
- *Salvation Army of Gulfport* can accommodate 11 men on an extended stay basis for up to two months. The facility can also accommodate one family on an extended stay basis.
- *South MS Aids Task Force*, located in Biloxi, has minimal facilities to address the housing needs of persons with HIV/AIDS and their families, offering transitional housing to clients through a private boarding house for 6 months to up to 2 years. SMATF can accommodate one family and up to 12 individuals. The Task Force reports there is a great need for additional shelters to meet these needs.
- *Interfaith Hospitality Network (IHN)* provides transitional housing very low to low-income families with children. IHN can accommodate up to 6 individuals, or 2-3 families depending upon size for 30 to 120 days. Families are provided three meals a day and case management.

Permanent Housing

- *Back Bay Mission* through its "Home At Last" program provides 14 units of permanent housing and Section 8 assistance for disabled homeless persons and families.
- *Mental Health Association of Mississippi* has a HUD grant for permanent housing to assist homeless persons with disabilities and mental illness. MHA has funding for six apartments in scattered sites.

- *Biloxi Public Housing Authority's* primary goal is to provide decent, safe, sanitary and affordable housing to responsible middle-to-lower income citizens of Biloxi. The goal is to help improve the quality of life, housing and services and enhance our residents' opportunities. There are currently 756 families awaiting placement in public housing in Biloxi.

The Need for Services

Consultation with the above referenced agencies identified a need for additional services to support the homeless. Based on records of these agencies, it is clear that there is a need to expand existing services.

The following is a listing of the support service needs of homeless individuals and families in Biloxi.

- Critical need for additional emergency shelter to house single men, single women, women with children and families.
- Need for emergency housing to assist homeless with HIV/AIDS;
- Expand affordable health care for homeless, very low and low income families
- Identify both short and long term needs of homeless persons;
- Expand services available to counsel and support troubled youth
- Continue to fund and expand services to support the needs of the chronically ill;
- Expand services to adults who are victims of alcohol and drug abuse;
- Expand services to those who are victims of domestic abuse; and
- Need for transitional housing and support services to assist those in transition from homelessness to permanent housing;
- Need for expanded program with Transitional Housing for people living with HIV/AIDS and their families.
- Need for additional child care programs for very low- and low- income families.

D. Other Special Needs

According to the HUD regulations governing the Consolidated Plan, the City of Biloxi must estimate, to the extent practicable, the number of persons who are not homeless but who require supportive housing services. A description of the supportive housing needs of the following population categories is provided in the following table:

- Elderly
- Frail elderly
- Persons with disabilities;
 - Mental
 - Physical
 - Developmental
- Persons with alcohol or other drug addictions
- Persons with HIV/AIDS and their families
- Public housing residents

The City and agencies within the jurisdiction worked together to identify the supportive service needs of the non-homeless persons listed above. The following table identifies the needs of persons identified above and provides an estimate of the number of persons in need of supportive housing. In addition to the information provided below, HUD Table 1B is attached in EXHIBIT VIII.

9.1 Strategy for Addressing Housing Needs

Strategy for Addressing Housing Needs

The strategies which will be utilized by the Biloxi Housing Authority to address housing needs include the following:

- Maximizing the number of affordable units available to the Biloxi Housing Authority by:
 - Employing effective maintenance and management policies to minimize the number of public housing units off-line
 - Reducing the turnover time for vacated public housing units
 - Reducing the time to renovate public housing units
 - Seeking replacement of public housing units lost to the inventory through mixed finance development
 - Seeking replacement of public housing units lost to the inventory through section 8 replacement housing resources
 - Maintaining or increasing section 8 lease-up rates by establishing payment standards that will enable families to rent throughout the jurisdiction
 - Undertaking measures to ensure access to affordable housing among families assisted by the Biloxi Housing Authority, regardless of unit size required
 - Maintaining or increasing section 8 lease-up rates by marketing the program to owners, particularly those outside of areas of minority and poverty concentration
 - Maintaining or increasing section 8 lease-up rates by effectively screening Section 8 applicants to increase owner acceptance of the program
 - Participating in the Consolidated Plan development process to ensure coordination with broader community strategies
- Increasing the number of affordable housing units by:
 - Applying for additional section 8 units should they become available
 - Leveraging affordable housing resources in the community through the creation of mixed-finance housing
 - Pursuing housing resources other than public housing or Section 8 tenant-based assistance.
 - Developing Beauvoir Pass with 75 single family units that will consist of 1, 2, 3 and 4 bedrooms.
 - Increase our senior housing with the purchase of Seashore Oaks that will include 162 units designated as Elderly units.
- Targeting available assistance to families at or below 30% of the Area Median Income by:
 - Exceeding HUD federal targeting requirements for families at or below 30% of the Area Median Income in Public Housing
 - Exceeding HUD federal targeting requirements for families at or below 30% of the Area Median Income in tenant-based section 8 assistance

- Employing admissions preferences aimed at families with economic hardships
 - Adopting rent policies to support and encourage work
- Targeting available assistance to families at or below 50% of the Area Median Income by:
 - Employing admissions preferences aimed at families who are working
 - Adopting rental policies to support and encourage work
- Targeting available assistance to the elderly by:
 - Seeking designation of public housing for the elderly
 - Applying for special-purpose vouchers targeted to the elderly, should they become available
- Targeting available assistance to Families with Disabilities:
 - Carrying out the modifications need in public housing based on the section 504 Needs Assessment for Public Housing
 - Affirmatively marketing to local non-profit agencies that assist families with disabilities
- Increasing awareness of the Biloxi Housing Authority's resources among families of races and ethnicities with disproportionate needs:
 - Affirmatively marketing to races/ethnicities shown to have disproportionate housing needs
- Conducting activities to affirmatively further fair housing by:
 - Counseling section 8 tenants as to the location of units outside of areas of poverty or minority concentration and assist them to locate those units
 - Marketing the section 8 program to owners outside of areas of poverty/minority concentrations

Attachment K

10.0 Additional Information:

- (a)** Progress in Meeting Mission and Goals
- (b)** Significant Amendment and Substantial Deviation/Modification

10.0 (a.) Progress in Meeting Mission and Goals

The Biloxi Housing Authority has set five goals whose achievement will greatly further the Authority's mission. The first goal for BHA is increase the availability of affordable housing. Toward that end, BHA has applied for an additional 147 Housing Choice Vouchers to be targeted to families impacted by Hurricanes Katrina and Rita. The Authority has also concentrated its efforts in the area of vacancy reduction. Staff keeps close watch on residents at risk of falling behind on rent or violating their lease in an effort to prevent vacancies. When vacancies do occur, BHA moves quickly to prepare and re-lease the unit.

BHA is and has taken measures to improve housing quality. Aging assisted housing owned by BHA has received substantial modernization or is scheduled within this plan period. Additionally, the Authority has utilized the highest standards feasible to insure that its new housing is of good quality.

For BHA to achieve its mission, it must develop its residents as well as its physical housing stock. BHA maintains Self Sufficiency programs for Public Housing and Section 8 residents. Although the Authority could reduce its required number of participants in these programs due to successful completions, the Authority keeps the number of persons enrolled at the maximum program size.

BHA through its Community and Supportive Services staff continually seek opportunities and programs that can be of long term benefit its residents. Like the FSS program, the primary focus of these efforts is to assist the residents to become employed and eventually not need any type of public assistance.

BHA is committed to ensuring that its residents are afforded any and all opportunities available to all persons regardless of their situation. BHA has and will continue to operate and provide its programs to all qualified residents regardless of their personal circumstances and situation. Additionally, BHA will attempt to insure that its residents are given equal treatment in any of the opportunities that the Authority may help to provide to its residents.

To the extent that the pool of eligible applicants will allow, BHA follows the income de-concentration goals established by HUD. Further, BHA has attempted to locate new assisted housing developments in un-impacted areas.

The feeling of security within one's home is paramount in developing good neighborhoods. Toward that end, BHA aggressively enforces its lease. Because an ounce of prevention is worth a pound of cure, BHA stringently screens all applicants prior to admission. All of these steps are taken to increase the security of the BHA developments.

10.0 (b) Significant Amendment and Substantial Deviation Modification

For the purpose of this plan, BHA shall establish the following definitions:

Significant Amendment- BHA shall consider the addition or removal of a development site, including as a result of an act of God, from this plan as a significant plan amendment. A formal amendment would then have to be processed according to HUD procedures.

Substantial Deviation/Modification – BHA shall not consider a substantial deviation or modification to have occurred if any activities not proposed in the Annual or Five Year Plan are added for a development or if all if the activities at a development are not to be accomplished within the Five Year Plan period. A substantial deviation or modification as defined here would not require a formal plan amendment according to HUD procedures.

11.0 Required Submission for HUD Field Office Review:

- a) Form HUD-50077: PHA Certifications of Compliance with the PHA Plans and Related Regulations
- b) Form HUD-50077-SL: Certification by State or Local Official of PHA Consistency with the Consolidated Plan
- c) Form HUD-50070: Certification for a Drug-Free Workplace
- d) Form HUD-50071: Certification of Payments to Influence Federal Transactions
- e) Form SF-LLL: Disclosure of Lobbying Activities
- f) Form SF-LLL-A: Disclosure of Lobbying Activities Continuation Sheet-N/A
- g) Resident Advisory Board (RAB) Comments
- h) Challenged Elements-N/A
- i) FORM HUD-50075.1: Capital Fund Program Annual Statement/Performance and Evaluation Report
- j) FORM HUD-50075.2: Capital Fund Program Five Year Action Plan

PHA Certifications of Compliance with PHA Plans and Related Regulations	U.S. Department of Housing and Urban Development Office of Public and Indian Housing Expires 4/30/2011
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**PHA Certifications of Compliance with the PHA Plans and Related Regulations:
Board Resolution to Accompany the PHA 5-Year and Annual PHA Plan**

Acting on behalf of the Board of Commissioners of the Public Housing Agency (PHA) listed below, as its Chairman or other authorized PHA official if there is no Board of Commissioners, I approve the submission of the X 5-Year and/or X Annual PHA Plan for the PHA fiscal year beginning 01/01/2012, hereinafter referred to as "the Plan", of which this document is a part and make the following certifications and agreements with the Department of Housing and Urban Development (HUD) in connection with the submission of the Plan and implementation thereof:

1. The Plan is consistent with the applicable comprehensive housing affordability strategy (or any plan incorporating such strategy) for the jurisdiction in which the PHA is located.
2. The Plan contains a certification by the appropriate State or local officials that the Plan is consistent with the applicable Consolidated Plan, which includes a certification that requires the preparation of an Analysis of Impediments to Fair Housing Choice, for the PHA's jurisdiction and a description of the manner in which the PHA Plan is consistent with the applicable Consolidated Plan.
3. The PHA certifies that there has been no change, significant or otherwise, to the Capital Fund Program (and Capital Fund Program/Replacement Housing Factor) Annual Statement(s), since submission of its last approved Annual Plan. The Capital Fund Program Annual Statement/Annual Statement/Performance and Evaluation Report must be submitted annually even if there is no change.
4. The PHA has established a Resident Advisory Board or Boards, the membership of which represents the residents assisted by the PHA, consulted with this Board or Boards in developing the Plan, and considered the recommendations of the Board or Boards (24 CFR 903.13). The PHA has included in the Plan submission a copy of the recommendations made by the Resident Advisory Board or Boards and a description of the manner in which the Plan addresses these recommendations.
5. The PHA made the proposed Plan and all information relevant to the public hearing available for public inspection at least 45 days before the hearing, published a notice that a hearing would be held and conducted a hearing to discuss the Plan and invited public comment.
6. The PHA certifies that it will carry out the Plan in conformity with Title VI of the Civil Rights Act of 1964, the Fair Housing Act, section 504 of the Rehabilitation Act of 1973, and title II of the Americans with Disabilities Act of 1990.
7. The PHA will affirmatively further fair housing by examining their programs or proposed programs, identify any impediments to fair housing choice within those programs, address those impediments in a reasonable fashion in view of the resources available and work with local jurisdictions to implement any of the jurisdiction's initiatives to affirmatively further fair housing that require the PHA's involvement and maintain records reflecting these analyses and actions.
8. For PHA Plan that includes a policy for site based waiting lists:
 - The PHA regularly submits required data to HUD's 50058 PIC/IMS Module in an accurate, complete and timely manner (as specified in PIH Notice 2006-24);
 - The system of site-based waiting lists provides for full disclosure to each applicant in the selection of the development in which to reside, including basic information about available sites; and an estimate of the period of time the applicant would likely have to wait to be admitted to units of different sizes and types at each site;
 - Adoption of site-based waiting list would not violate any court order or settlement agreement or be inconsistent with a pending complaint brought by HUD;
 - The PHA shall take reasonable measures to assure that such waiting list is consistent with affirmatively furthering fair housing;
 - The PHA provides for review of its site-based waiting list policy to determine if it is consistent with civil rights laws and certifications, as specified in 24 CFR part 903.7(c)(1).
9. The PHA will comply with the prohibitions against discrimination on the basis of age pursuant to the Age Discrimination Act of 1975.
10. The PHA will comply with the Architectural Barriers Act of 1968 and 24 CFR Part 41, Policies and Procedures for the Enforcement of Standards and Requirements for Accessibility by the Physically Handicapped.
11. The PHA will comply with the requirements of section 3 of the Housing and Urban Development Act of 1968, Employment Opportunities for Low-or Very-Low Income Persons, and with its implementing regulation at 24 CFR Part 135.

12. The PHA will comply with acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 and implementing regulations at 49 CFR Part 24 as applicable.
13. The PHA will take appropriate affirmative action to award contracts to minority and women's business enterprises under 24 CFR 5.105(a).
14. The PHA will provide the responsible entity or HUD any documentation that the responsible entity or HUD needs to carry out its review under the National Environmental Policy Act and other related authorities in accordance with 24 CFR Part 58 or Part 50, respectively.
15. With respect to public housing the PHA will comply with Davis-Bacon or HUD determined wage rate requirements under Section 12 of the United States Housing Act of 1937 and the Contract Work Hours and Safety Standards Act.
16. The PHA will keep records in accordance with 24 CFR 85.20 and facilitate an effective audit to determine compliance with program requirements.
17. The PHA will comply with the Lead-Based Paint Poisoning Prevention Act, the Residential Lead-Based Paint Hazard Reduction Act of 1992, and 24 CFR Part 35.
18. The PHA will comply with the policies, guidelines, and requirements of OMB Circular No. A-87 (Cost Principles for State, Local and Indian Tribal Governments), 2 CFR Part 225, and 24 CFR Part 85 (Administrative Requirements for Grants and Cooperative Agreements to State, Local and Federally Recognized Indian Tribal Governments).
19. The PHA will undertake only activities and programs covered by the Plan in a manner consistent with its Plan and will utilize covered grant funds only for activities that are approvable under the regulations and included in its Plan.
20. All attachments to the Plan have been and will continue to be available at all times and all locations that the PHA Plan is available for public inspection. All required supporting documents have been made available for public inspection along with the Plan and additional requirements at the primary business office of the PHA and at all other times and locations identified by the PHA in its PHA Plan and will continue to be made available at least at the primary business office of the PHA.
21. The PHA provides assurance as part of this certification that:
 - (i) The Resident Advisory Board had an opportunity to review and comment on the changes to the policies and programs before implementation by the PHA;
 - (ii) The changes were duly approved by the PHA Board of Directors (or similar governing body); and
 - (iii) The revised policies and programs are available for review and inspection, at the principal office of the PHA during normal business hours.
22. The PHA certifies that it is in compliance with all applicable Federal statutory and regulatory requirements.

BILOXI HOUSING AUTHORITY

PHA Name


MSO05

PHA Number/HA Code

X 5-Year PHA Plan for Fiscal Years 2012 - 2016

X Annual PHA Plan for Fiscal Years 2012- 2016

I hereby certify that all the information stated herein, as well as any information provided in the accompaniment herewith, is true and accurate. **Warning:** HUD will prosecute false claims and statements. Conviction may result in criminal and/or civil penalties. (18 U.S.C. 1001, 1010, 1012; 31 U.S.C. 3729, 3802)

Name of Authorized Official	Title
BOBBY HENSLEY	EXECUTIVE DIRECTOR
Signature	Date
	9/21/2011

**Certification by State or Local
Official of PHA Plans Consistency
with the Consolidated Plan**

**U.S. Department of Housing and Urban Development
Office of Public and Indian Housing
Expires 4/30/2011**

**Certification by State or Local Official of PHA Plans Consistency with the
Consolidated Plan**

I, A.J. Holloway the Mayor, City of Biloxi, Mississippi certify that the Five Year and Annual PHA Plan of the Biloxi Housing Authority is consistent with the Consolidated Plan of City of Biloxi, Mississippi prepared pursuant to 24 CFR Part 91.

A.J. Holloway 9/21/11
Signed / Dated by Appropriate State or Local Official

Certification for a Drug-Free Workplace

U.S. Department of Housing
and Urban Development

Applicant Name

The Housing Authority of the City of Biloxi

Program/Activity Receiving Federal Grant Funding

Five Year (5) and Annual Plan for FY Beginning 01/01/2012

Acting on behalf of the above named Applicant as its Authorized Official, I make the following certifications and agreements to the Department of Housing and Urban Development (HUD) regarding the sites listed below:

I certify that the above named Applicant will or will continue to provide a drug-free workplace by:

a. Publishing a statement notifying employees that the unlawful manufacture, distribution, dispensing, possession, or use of a controlled substance is prohibited in the Applicant's workplace and specifying the actions that will be taken against employees for violation of such prohibition.

b. Establishing an on-going drug-free awareness program to inform employees ---

(1) The dangers of drug abuse in the workplace;

(2) The Applicant's policy of maintaining a drug-free workplace;

(3) Any available drug counseling, rehabilitation, and employee assistance programs; and

(4) The penalties that may be imposed upon employees for drug abuse violations occurring in the workplace.

c. Making it a requirement that each employee to be engaged in the performance of the grant be given a copy of the statement required by paragraph a.;

d. Notifying the employee in the statement required by paragraph a. that, as a condition of employment under the grant, the employee will ---

(1) Abide by the terms of the statement; and

(2) Notify the employer in writing of his or her conviction for a violation of a criminal drug statute occurring in the workplace no later than five calendar days after such conviction;

e. Notifying the agency in writing, within ten calendar days after receiving notice under subparagraph d.(2) from an employee or otherwise receiving actual notice of such conviction. Employers of convicted employees must provide notice, including position title, to every grant officer or other designee on whose grant activity the convicted employee was working, unless the Federal agency has designated a central point for the receipt of such notices. Notice shall include the identification number(s) of each affected grant;

f. Taking one of the following actions, within 30 calendar days of receiving notice under subparagraph d.(2), with respect to any employee who is so convicted ---

(1) Taking appropriate personnel action against such an employee, up to and including termination, consistent with the requirements of the Rehabilitation Act of 1973, as amended; or

(2) Requiring such employee to participate satisfactorily in a drug abuse assistance or rehabilitation program approved for such purposes by a Federal, State, or local health, law enforcement, or other appropriate agency;

g. Making a good faith effort to continue to maintain a drug-free workplace through implementation of paragraphs a. thru f.

2. **Sites for Work Performance.** The Applicant shall list (on separate pages) the site(s) for the performance of work done in connection with the HUD funding of the program/activity shown above: Place of Performance shall include the street address, city, county, State, and zip code. Identify each sheet with the Applicant name and address and the program/activity receiving grant funding.)

Check here ☐ if there are workplaces on file that are not identified on the attached sheets.

I hereby certify that all the information stated herein, as well as any information provided in the accompaniment herewith, is true and accurate.

Warning: HUD will prosecute false claims and statements. Conviction may result in criminal and/or civil penalties.
(18 U.S.C. 1001, 1010, 1012; 31 U.S.C. 3729, 3802)

Name of Authorized Official

Jobby Hensley

Title

Executive Director

Signature

X *Jobby Hensley*

Date

9/21/2011

Certification of Payments to Influence Federal Transactions

U.S. Department of Housing
and Urban Development
Office of Public and Indian Housing

Applicant Name

The Housing Authority of the City of Biloxi

Program/Activity Receiving Federal Grant Funding

PHA Five (5) Year Plan for FY 2012-2016 and Annual Plan for 2012/Capital Funds/ROSS

The undersigned certifies, to the best of his or her knowledge and belief, that:

(1) No Federal appropriated funds have been paid or will be paid, by or on behalf of the undersigned, to any person for influencing or attempting to influence an officer or employee of an agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement.

(2) If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of an agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, the undersigned shall complete and submit Standard Form-LLL, Disclosure Form to Report Lobbying, in accordance with its instructions.

(3) The undersigned shall require that the language of this certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by Section 1352, Title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.

I hereby certify that all the information stated herein, as well as any information provided in the accompaniment herewith, is true and accurate.

Warning: HUD will prosecute false claims and statements. Conviction may result in criminal and/or civil penalties.
(18 U.S.C. 1001, 1010, 1012; 31 U.S.C. 3729, 3802)

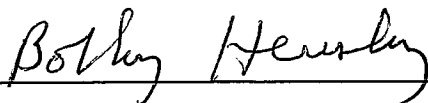
Name of Authorized Official

Bobby Hensley

Title

Executive Director

Signature



Date (mm/dd/yyyy)

9/21/2011

DISCLOSURE OF LOBBYING ACTIVITIES

Complete this form to disclose lobbying activities pursuant to 31 U.S.C. 1352

(See reverse for public burden disclosure.)

Approved by OMB

0348-0046

1. Type of Federal Action: <input checked="" type="checkbox"/> a. contract <input type="checkbox"/> b. grant <input type="checkbox"/> c. cooperative agreement <input type="checkbox"/> d. loan <input type="checkbox"/> e. loan guarantee <input type="checkbox"/> f. loan insurance		2. Status of Federal Action: <input checked="" type="checkbox"/> a. bid/offer/application <input type="checkbox"/> b. initial award <input type="checkbox"/> c. post-award		3. Report Type: <input checked="" type="checkbox"/> a. initial filing <input type="checkbox"/> b. material change For Material Change Only: year _____ quarter _____ date of last report _____	
4. Name and Address of Reporting Entity: <input checked="" type="checkbox"/> Prime <input type="checkbox"/> Subawardee Tier _____, if known: Congressional District, if known: 4c			5. If Reporting Entity in No. 4 is a Subawardee, Enter Name and Address of Prime: Biloxi Housing Authority 330 Benachi Avenue Biloxi, MS 39530 Congressional District, if known:		
6. Federal Department/Agency:			7. Federal Program Name/Description: CFDA Number, if applicable: _____		
8. Federal Action Number, if known:			9. Award Amount, if known: \$		
10. a. Name and Address of Lobbying Registrant (if individual, last name, first name, MI):			b. Individuals Performing Services (including address if different from No. 10a) (last name, first name, MI):		
11. Information requested through this form is authorized by title 31 U.S.C. section 1352. This disclosure of lobbying activities is a material representation of fact upon which reliance was placed by the tier above when this transaction was made or entered into. This disclosure is required pursuant to 31 U.S.C. 1352. This information will be available for public inspection. Any person who fails to file the required disclosure shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.			Signature: <u>Bobby Hensley</u> Print Name: <u>Bobby Hensley</u> Title: <u>Executive Director</u> Telephone No.: <u>228-374-7771</u> Date: <u>9/21/11</u>		
Federal Use Only:				Authorized for Local Reproduction Standard Form LLL (Rev. 7-97)	

BILOXI HOUSING AUTHORITY
AGENCY PLAN 2012 RESIDENT MEETING
BEATRICE BROWN COMMUNITY CENTER
SEPTEMBER 15, 2011 AT 11:30AM

Meeting was called to order and those present were recorded as follows:

PRESENT: Diane Mosby, Jennifer Windom, Ray Guidry, Wendy Hering

Fernwood: Mary E Malarcher

SunCoast: Josie Neely, Genie Tucker

Oakwood Village: Eddie Bolden, Natasia Johnson

Bayview Place: Jackie Brown, Michelle Reed

Diane Mosby introduced the staff members, and reviewed the Agency Plan with those in attendance and opened the floor to questions and concerns regarding the agency.

Josie Neely, from SunCoast Villa: We need to have more monitoring at our site. There is a lot of activity that needs to be seen about.

Genie Tucker, from SunCoast Villa: We need to reiterate to the tenants at each site that they all need to be aware of the curfew and the peacefulness of their neighborhood.

Mary E. Malarcher, from Fernwood: Inquired to the amount of rent that we generate as an agency, how does that get used? It goes back into the agency for bills, etc. We all need to remember we are adults and that we need to respect each other and each other's property.

Michelle Reed, from Bayview Place: If she has had a problem in the past she has called security and they have taken care of the problem, we just need to give them time and patience to get the job done. Are we ever going to get screen doors for our units? Not sure at this point, HUD is cutting back on the funding that they are giving us. The Lawn care people are tearing up the grass, they are chopping it up when they cut it, can we get a different company? We go out for bid on the company every few years we will see who wins the next bid. We were not aware they were doing a bad job. Can you do further background checks on the new tenants to assure current tenants that the new people will be good for the community? We do background

checks on those applicants. We also do another background check when they re-certify at their one year anniversary of the lease.

Eddie Bolden, from Oakwood: I just want to say that I think this is a great neighborhood to live in and I am proud to live here. Thank you.

Diane Mosby let the residents know that we now have 2 security investigators that will look into the concerns they have brought to our attention.

I would also like to thank you all for coming and want you to know that we will begin resident council meetings and encourage you to bring your neighbors so that we may appoint a resident council at each site.

Meeting adjourned at 1:00pm.

BILOXI HOUSING AUTHORITY
CITY-WIDE RESIDENT COUNCIL MEETING
SIGN-IN
2012 AGENCY PLAN
SEPTEMBER 15, 2011

NAME	DEVELOPMENT
1. Natasia Johnson	Oakwood Village
2. Mary Elizabeth Makarcher	Hernwood
3. Genie Tucker	Suncoast Villa
4. OSIE Deely	Suncoast Villa
5. Eddie Bolden	Oakwood Villa
6. Jacqueline A. Brown	B.V.A.
7. Michelle Reed	B.V.A.
8. Wendy Hering	BHA
9. Jennifer Spivey	B.H.A.
10. Raymond C. Smith Jr	BHA
11. Deane Mosby	B.H.A.
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**J.S. Department of Housing
and Urban Development
Office of Public and Indian Housing**

Performance and Evaluation Report
Part I: Summary
Capital Funds Program

HA Name		Biloxi Housing Authority		Capital Fund Program Grant Number MS26P00550112		FFY of Grant Approval 2012	
<input checked="" type="checkbox"/> Original Annual Statement <input type="checkbox"/> Reserve for Disasters/Emergencies <input type="checkbox"/> Revised Annual Statement/Revision Number <input type="checkbox"/> Final Performance and Evaluation Report <input type="checkbox"/> Performance and Evaluation Report for Program Year Ending 6-30-2011							
Line No.	Summary by Development Account	Original	Revision # 1	Obligated	Expended	Total Actual Cost	
1	Total Non-CGP Funds						
2	1406 Operations (May not exceed 20% of line 20)	\$ 186,952.00	\$ -	\$ -	\$ -	\$ -	\$ -
3	1408 Management Improvements (May not exceed 20% of line 20)	\$ 186,952.00	\$ -	\$ -	\$ -	\$ -	\$ -
4	1410 Administration (May not exceed 10% of line 20)	\$ 93,476.00	\$ -	\$ -	\$ -	\$ -	\$ -
5	1411 Audit						
6	1415 Liquidated Damages						
7	1430 Fees and Costs	\$ 63,000.00	\$ -	\$ -	\$ -	\$ -	\$ -
8	1440 Site Acquisition						
9	1450 Site Improvement	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
10	1460 Dwelling Structures	\$ 379,383.00	\$ -	\$ -	\$ -	\$ -	\$ -
11	1465.1 Dwelling Equipment - Nonexpendable	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
12	1470 Nondwelling Structures	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
13	1475 Nondwelling Equipment	\$ 25,000.00	\$ -	\$ -	\$ -	\$ -	\$ -
14	1485 Demolition						
15	1492 Moving to Work Demonstration						
16	1495.1 Relocation Costs	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
17	1499 Development Activities						
18a	1501 Collateralization or Debt Service paid by the PHA						
18b	9000 Collateralization or Debt Service paid Via System or Direct Payment						
19	1502 Contingency (may not exceed 8% of line 19)						
20	Amount of Annual Grant (Sum of lines 2 - 19)	\$ 934,763.00	\$ -	\$ -	\$ -	\$ -	\$ -
21	Amount of line 20 Related to LBP Activities						
22	Amount of line 20 Related to Section 504 Compliance						
23	Amount of line 20 Related to Security-Soft Costs						
24	Amount of line 20 Related to Security-Hard Costs						
25	Amount of line 20 Related to Energy Conservation Measures						
(1) To be completed for the Performance and Evaluation Report or a Revised Annual Statement. Signature of Executive Director and Date							
(2) To be completed for the Performance and Evaluation Report. Signature of Public Housing Director/Office of Native American Programs Administrator and Date							

Annual Statement /
Performance and Evaluation Report
Part II: Supporting Pages
Capital Funds Program

U.S. Department of Housing
and Urban Development
Office of Public and Indian Housing

Capital Fund Program Grant Number
MS26P00550112

Development Number / Name	General Description of Major Work Categories	Development Account Number	Quantity	Total Estimated Cost		Total Actual Cost		Status of Proposed Work
				Original	Revision #1	Funds Obligated	Funds Expended	
<u>PHA-Wide</u>	<u>Operations</u>	1406		\$ 186,952.00	\$ -	\$ -	\$ -	
<u>PHA-Wide</u>	<u>Management Improvements</u>							
	Staff Training	1408		\$ 60,000.00				
	Consulting Fees	1408		\$ 126,952.00				
	Subtotal 1408			\$ 186,952.00	\$ -	\$ -	\$ -	
<u>PHA-Wide</u>	<u>Administrative</u>							
	Administrative-Salaries and Benefits	1410		\$ 93,476.00				
	Subtotal 1410			\$ 93,476.00	\$ -	\$ -	\$ -	
<u>PHA-Wide</u>	<u>Fees and Costs</u>							
	A & E Fees and Costs	1430		\$ 10,000.00				
	Construction/Moderization Mgmt. (Contract costs)	1430		\$ 45,000.00				
	Subtotal 1430			\$ 55,000.00	\$ -	\$ -	\$ -	
<u>PHA-Wide</u>	<u>Site Improvements</u>							
	Subtotal 1450	1450						
<u>PHA-Wide</u>	<u>Dwelling Structures</u>							
	Subtotal 1460	1460		\$ -	\$ -	\$ -	\$ -	
<u>PHA-Wide</u>	<u>Dwelling Equipment</u>							
	Subtotal 1465	1465		\$ -	\$ -	\$ -	\$ -	

(1) To be completed for the Performance and Evaluation Report or a Revised Annual Statement.

(2) To be completed for the Performance and Evaluation Report.

Signature of Executive Director and Date

Signature of Public Housing Director/Office of Native American Programs Administrator and Date

Annual Statement /
Performance and Evaluation Report
Part II: Supporting Pages
Capital Funds Program

J.S. Department of Housing
and Urban Development
Office of Public and Indian Housing

Capital Fund Program Grant Number
MS26P00550112

Development Number / Name	General Description of Major Work Categories	Development Account Number	Quantity	Total Estimated Cost		Total Actual Cost		Status of Proposed Work
				Original	Revised	Funds Obligated	Funds Expended	
<u>PHA-Wide</u>	<u>Non-Dwelling Structures</u>	1470.00						
	Subtotal 1470							
	<u>Non-Dwelling Equipment</u>	1475						
	Maintenance vehicles Tools & Equipment			\$ 18,000.00 \$ 7,000.00 \$ 25,000.00				
<u>PHA-Wide</u>	<u>Development</u>	1499						
	Subtotal 1499							
<u>Suncoast Villa</u> AMP MS005000006	<u>Fees & Costs</u>							
	A&E for Phased Modernization	1430		\$ 8,000.00				
				\$ 8,000.00				
	<u>Site Improvement</u>	1450						
	Sidewalk and curb repairs							
	Subtotal 1450							
	<u>Dwelling Improvements</u>							
	Phased Modernization (Phase VI)	1460.06		\$ 309,383.00				
	<u>Dwelling Equipment</u>							
	Duplex Appliance Replacement	1465.06						
	Subtotal 1465							
	<u>Relocation</u>							
	Duplex Relocation Costs	1495.06						
	Subtotal 1495							
	Total Suncoast Villa			\$ 317,383.00				

(1) To be completed for the Performance and Evaluation Report or a Revised Annual Statement.
Signature of Executive Director and Date

(2) To be completed for the Performance and Evaluation Report.
Signature of Public Housing Director/Office of Native American Programs Administrator and Date

**U.S. Department of Housing
and Urban Development**
Office of Public and Indian Housing

Capital Fund Program Grant Number
MS26P00550112

Development Number / Name	General Description of Major Work Categories	Development Account Number	Quantity	Total Estimated Cost		Total Actual Cost		Status of Proposed Work
				Original	Revised	Funds Obligated	Funds Expended	
Covenant Square AMP MS005000007	Site Improvements	1430		\$ -	\$ -	\$ -		
	Subtotal 1430			\$ -	\$ -	\$ -		
	Dwelling Improvements	1460						
	Security Screens							
	Subtotal 1460							
	Dwelling Equipment	1465						
	Total Covenant Square			\$ -	\$ -	\$ -		
	Total CFP 501-12			\$ 934,763.00	\$ -	\$ -		

(1) To be completed for the Performance and Evaluation Report or a Revised Annual Statement.

Signature of Executive Director and Date

(2) To be completed for the Performance and Evaluation Report.

Signature of Public Housing Director/Office of Native American Programs Administrator and Date

**Annual Statement /
Performance and Evaluation Report
Part III: Implementation Schedule
Capital Funds Program**

**U.S. Department of Housing
and Urban Development
Office of Public and Indian Housing**

Development Number / Name Activities	All Funds Obligated (Quarter Ending Date)		All Funds Expended (Quarter Ending Date)		Reasons for Revised Target Dates (2)
	Original	Revised (1)	Original	Revised (1) Actual (2)	
PHA Wide					
Suncoast Villa					
MS 5-12					
AMP MS0050000006					
Covenant Square					
MS 5-07					
AMP MS0050000007					
To be completed for the Performance and Evaluation Report or a Revised Annual Statement.					
(2) To be completed for the Performance and Evaluation Report.					
Signature of Executive Director and Date			Signature of Public Housing Director/Office of Native American Programs Administrator and Date		

Capital Fund Program Five-Year Action Plan

Part I: Summary

U.S. Department of Housing
and Urban Development
Office of Public and Indian Housing

PHA Name:	Biloxi Housing Authority					<input checked="" type="checkbox"/> Original	<input type="checkbox"/> Revision No. ____
2012 Development Number/Name/HA- Wide	Year 1 CFP Grant: 2012 PHA FY: 2012	Work Statement for Year 2 CFP Grant: 2013 PHA FY: 2013	Work Statement for Year 3 CFP Grant: 2014 PHA FY: 2014	Work Statement for Year 4 CFP Grant: 2015 PHA FY: 2015	Work Statement for Year 5 CFP Grant: 2016 PHA FY: 2016		
	Annual Statement						
PHA-Wide							
1406-Operations	186,952.00	186,952.00	186,952.00	186,952.00	186,952.00		
1408-Management Improvements	186,952.00	186,952.00	186,952.00	186,952.00	186,952.00		
1410-Administration	93,476.00	93,476.00	93,476.00	93,476.00	93,476.00		
1430-1450-1460-1465							
A & E Fees and costs	55,000.00	65,000.00	65,000.00	65,000.00	65,000.00		
1470-1475-Non Dwelling Structure/Equip	25,000.00	25,000.00	40,000.00	35,000.00	35,000.00		
Maintenance vehicles, Tools & Equipment							
1499 - Development Activities	-	-	-	-	-		
Oakwood							
AMP MS005000002							
1430-1450-1460-1465							
Physical Imp. - Windows		20,000.00	-	-	-		

Capital Fund Program Five-Year Action Plan

Part I: Summary

U.S. Department of Housing
and Urban Development
Office of Public and Indian Housing

PHA Name:		Original		Revision No. ____		
Biloxi Housing Authority						
2012 Development Number/Name/HA- Wide		Year 1 CFP Grant: 2012 PHA FY: 2012	Work Statement for Year 2 CFP Grant: 2013 PHA FY: 2013	Work Statement for Year 3 CFP Grant: 2014 PHA FY: 2014	Work Statement for Year 4 CFP Grant: 2015 PHA FY: 2015	Work Statement for Year 5 CFP Grant: 2016 PHA FY: 2016
Fernwood						
AMP MS005000004						
1430-1450-1460-1465			40,000.00	150,000.00	302,383.00	352,383.00
Physical Imp. - Unit renovations						
1495-Relocation			-	22,383.00	15,000.00	15,000.00
Suncoast Villa						
AMP MS005000006						
1430-1450-1460-1465						
Physical Imp. - Unit renovations		317,383.00	192,383.00	165,000.00		
HVAC Townhomes				25,000.00		
1495-Relocation			-	-	-	
Covenant Square						
AMP MS005000007						
2012						
Physical Imp. - Security Screens		70,000.00	20,000.00	-	-	-
Bayview Place						
AMP MS005000008						
1430-1450-1460-1465						
Physical Imp. - Repair porches/facia/soffit			60,000.00	-	-	-

Capital Fund Program Five-Year Action Plan

Part I: Summary

U.S. Department of Housing
and Urban Development
Office of Public and Indian Housing

PHA Name:	Year 1 CFP Grant: 2012 PHA FY: 2012	Work Statement for Year 2 CFP Grant: 2013 PHA FY: 2013	Work Statement for Year 3 CFP Grant: 2014 PHA FY: 2014	Work Statement for Year 4 CFP Grant: 2015 PHA FY: 2015	Work Statement for Year 5 CFP Grant: 2016 PHA FY: 2016
Biloxi Housing Authority					
2012					
Development Number/Name/HA- Wide					
Cadet Point Senior Village					
AMP MS005000009					
1430-1450-1460-1465		15,000.00	-	-	-
Physical Imp. -					
Bayview Oaks					
AMP MS005000010					
1430-1450-1460-1465		-	-	50,000.00	-
Physical Imp. - Repair porches/facia/soffit					-
Physical Imp. - Repair flooring as needed					
Gulfshore Villas					
AMP MS005000011					
1430-1450-1460-1465		20,000.00	-	-	-
Physical Imp. -					
McDonnell					
AMP MS005000012					
1430-1450-1460-1465		10,000.00	-	-	-
Site & Physical Imp. - Sidewalks, Curbs, ext. repairs					-
	934,763.00	934,763.00	934,763.00	934,763.00	934,763.00

Capital Funds Program Five Year Action Plan

Part II: Supporting Pages--Work Activities

Activities for Year 1	Activities for Year: 2			Activities for Year: 3		
	CFP Grant: 2013 PHA FY: 2013			CFP Grant: 2014 PHA FY: 2014		
2012	Development Name/Number	Major Work Categories	Estimated Cost	Development Name/Number	Major Work Categories	Estimated Cost
See	PHA Wide			PHA Wide		
Annual	1406	Operations	\$186,952.00	1406	Operations	\$186,952.00
Statement	1408	Management Improvements	\$186,952.00	1408	Management Improvements	\$186,952.00
	1410	Administration	\$93,476.00	1410	Administration	\$93,476.00
	1430	Fees & Costs	\$65,000.00	1430	Fees & Costs	\$65,000.00
	1450	Site Improvements	\$0.00	1450	Site Improvements	\$0.00
	1460	Dwelling Structure Improvements	\$0.00	1460	Dwelling Structure Improvements	\$0.00
	1465	Dwelling Equipment	\$0.00	1465	Dwelling Equipment	\$0.00
	1470	NonDwelling Structures	\$10,000.00	1470	NonDwelling Structures	\$10,000.00
		Office/Maintenance/Comm Ctr			Office/Maintenance/Comm Ctr	
	1475	NonDwelling Equipment	\$15,000.00	1475	NonDwelling Equipment	\$30,000.00
		Vehicles/Maintenance Equip/Computers			Vehicles/Maintenance Equip/Computers	
	Oakwood MS 5-04	AMP MS005000002		Oakwood MS 5-04	AMP MS005000002	
	1460	Dwelling Structures	\$20,000.00	1460	Dwelling Structures	\$0.00
	Fernwood MS 5-06	AMP MS005000004				
	1430	Dwelling Structures - Unit Renovation	\$40,000.00	Fernwood MS 5-06	AMP MS005000004	
				1430	Fees & Costs	\$20,000.00
	Suncoast Villa MS 5-12	AMP MS005000006		1460	Dwelling Structures	\$130,000.00
	1430	Fees & Costs	\$8,000.00		Phased modernization (approx. 15 Units)	
	1460	Dwelling Structures	\$184,383.00	1495	Relocation	\$22,383.00
		Phased modernization (11 Units)				
	1495	Relocation		Suncoast Villa MS 5-12	AMP MS005000006	
				1430	Fees & Costs	\$8,000.00
	Covenant Square MS 5-07	AMP MS005000007		1460	Dwelling Structures	\$157,000.00
	1460	Dwelling Structures Security Screen	\$20,000.00		Phased modernization (10 Units)	
	Bayview Place MS 5-08	AMP MS005000008			HVAC Townhomes	\$25,000.00
	1460	Dwelling Structures	\$60,000.00	1495	Relocation	\$0.00
	Gadet Point Senior MS 5-09	AMP MS005000009				
	1460	Dwelling Structures	\$15,000.00			
	Gulfshore MS 5-11	AMP MS005000011				
	1460	Dwelling Structures	\$20,000.00			
	McDonnell MS 5-12	AMP MS005000012				
	1460	Dwelling Structures	\$10,000.00			
	1450	Site Impr. - sidewalks/Curbs				
		Total CFP Estimated Cost -	\$934,763.00		Total CFP Estimated Cost -	\$934,763.00

Capital Funds Program Five Year Action Plan Part II: Supporting Pages--Work Activities

	Activities for Year 1	Activities for Year: 4 CFP Grant: 2015 PHA FY: 2015	Activities for Year: 5 CFP Grant: 2016 PHA FY: 2016
	Development Name/Number	Major Work Categories	Estimated Cost
	<u>PHA Wide</u>		
	See Annual Statement	1406 Operations	\$186,952.00
		1408 Management Improvements	\$186,952.00
		1410 Administration	\$93,476.00
		1430 Fees & Costs	\$65,000.00
		1450 Site Improvements	\$0.00
		1460 Dwelling Structure Improvements	\$0.00
		1465 Dwelling Equipment	\$0.00
		1470 NonDwelling Structures	\$10,000.00
		Office/Maintenance/Comm Ctr	
		1475 NonDwelling Equipment	\$25,000.00
		Vehicles/Maintenance Equip/Computers	
		1499 Development Activities	\$0.00
	<u>Fernwood MS 5-06</u>	<u>AMP MS005000004</u>	
	1430 Fees & Costs	1430 Fees & Costs	\$10,000.00
	1460 Dwelling Structures	1460 Dwelling Structures	\$292,383.00
		Phased modernization (approx. 20 Units)	
	1495 Relocation	1495 Relocation	\$15,000.00
	<u>Bayview Oaks MS 5-10</u>	<u>AMP MS005000008</u>	
	1460 Dwelling Structures - Flooring	Dwelling Structures - Flooring	\$50,000.00
		Total CFP Estimated Cost -	\$934,763.00
		Total CFP Estimated Cost -	\$934,763.00

**J.S. Department of Housing
and Urban Development**
Office of Public and Indian Housing

Performance and Evaluation Report
Part I: Summary
Capital Funds Program

HA Name	Biloxi Housing Authority	Capital Fund Program Grant Number MS26P00550111	FFY of Grant Approval 2011		
<input checked="" type="checkbox"/> Original Annual Statement <input type="checkbox"/> Reserve for Disasters/Emergencies <input checked="" type="checkbox"/> Revised Annual Statement/Revision Number 1 <input type="checkbox"/> Final Performance and Evaluation Report <input checked="" type="checkbox"/> Performance and Evaluation Report for Program Year Ending 6-30-2011					
Line No.	Summary by Development Account	Total Estimated Cost		Obligated	Expended
		Original	Revision # 1		
1	Total Non-CGP Funds	\$ 222,008.00	\$ 186,952.00	\$ -	\$ -
2	1406 Operations (May not exceed 20% of line 20)	\$ 222,008.00	\$ 75,000.00	\$ -	\$ -
3	1408 Management Improvements (May not exceed 20% of line 20)	\$ 111,004.00	\$ 93,476.00	\$ -	\$ -
4	1410 Administration (May not exceed 10% of line 20)				
5	1411 Audit				
6	1415 Liquidated Damages				
7	1430 Fees and Costs	\$ 95,000.00	\$ 68,000.00	\$ -	\$ -
8	1440 Site Acquisition				
9	1450 Site Improvement	\$ 35,000.00	\$ -	\$ -	\$ -
10	1460 Dwelling Structures	\$ 388,020.00	\$ 486,335.00	\$ -	\$ -
11	1465.1 Dwelling Equipment - Nonexpendable	\$ 10,000.00	\$ 15,000.00	\$ -	\$ -
12	1470 Nondwelling Structures	\$ 5,000.00	\$ -	\$ -	\$ -
13	1475 Nondwelling Equipment	\$ 18,000.00	\$ -	\$ -	\$ -
14	1485 Demolition				
15	1492 Moving to Work Demonstration				
16	1495.1 Relocation Costs	\$ 4,000.00	\$ 10,000.00	\$ -	\$ -
17	1499 Development Activities	\$ -	\$ -		
18a	1501 Collateralization or Debt Service paid by the PHA				
18b	9000 Collateralization or Debt Service paid Via System or Direct Payment				
19	1502 Contingency (may not exceed 8% of line 19)				
20	Amount of Annual Grant (Sum of lines 2 - 19)	\$ 1,110,040.00	\$ 934,763.00	\$ -	\$ -
21	Amount of line 20 Related to LBP Activities				
22	Amount of line 20 Related to Section 504 Compliance				
23	Amount of line 20 Related to Security-Soft Costs				
24	Amount of line 20 Related to Security-Hard Costs				
25	Amount of line 20 Related to Energy Conservation Measures				
(1) To be completed for the Performance and Evaluation Report or a Revised Annual Statement. Signature of Executive Director and Date					
(2) To be completed for the Performance and Evaluation Report. Signature of Public Housing Director/Office of Native American Programs Administrator and Date					

Annual State
Performance and Evaluation Report
Part II: Supporting Pages
Capital Funds Program

U.S. Department of Housing
and Urban Development
Office of Public and Indian Housing

Capital Fund Program Grant Number
MS26P00550111

Development Number / Name	General Description of Major Work Categories	Development Account Number	Quantity	Total Estimated Cost		Total Actual Cost		Status of Proposed Work
				Original	Revision # 1	Funds Obligated	Funds Expended	
<u>PHA-Wide</u>	Operations	1406		\$ 222,008.00	\$ 186,952.00	\$ -	\$ -	
<u>PHA-Wide</u>	<u>Management Improvements</u> Staff Training	1408		\$ 40,000.00	\$ 25,000.00			
	Consulting Fees	1408		\$ 182,008.00	\$ 50,000.00			
	Subtotal 1408			\$ 222,008.00	\$ 75,000.00	\$ -	\$ -	
<u>PHA-Wide</u>	<u>Administrative</u> Administrative-Salaries and Benefits	1410		\$ 111,004.00	\$ 93,476.00			
	Subtotal 1410			\$ 111,004.00	\$ 93,476.00	\$ -	\$ -	
<u>PHA-Wide</u>	<u>Fees and Costs</u> A & E Fees and Costs	1430		\$ 10,000.00	\$ 20,000.00			
	Construction/Moderization Mgmt (Contract Costs)	1430		\$ 85,000.00	\$ 40,000.00			
	Subtotal 1430			\$ 95,000.00	\$ 60,000.00	\$ -	\$ -	
<u>PHA-Wide</u>	<u>Site Improvements</u> Site Improvements	1450		\$ 10,000.00				
	Subtotal 1450			\$ 10,000.00	\$ -	\$ -	\$ -	
<u>PHA-Wide</u>	<u>Dwelling Structures</u> Modernization of units	1460		\$ 12,420.00				
	Subtotal 1460			\$ 12,420.00	\$ -	\$ -	\$ -	
<u>PHA-Wide</u>	<u>Dwelling Equipment</u> Appliance Replacement	1465		\$ 10,000.00				
	Subtotal 1465			\$ 10,000.00	\$ -	\$ -	\$ -	

(1) To be completed for the Performance and Evaluation Report or a Revised Annual Statement.

(2) To be completed for the Performance and Evaluation Report.

Signature of Executive Director and Date

Signature of Public Housing Director/Office of Native American Programs Administrator and Date

Development Number / Name	General Description of Major Work Categories	Development Account Number	Quantity	Total Estimated Cost		Total Actual Cost		Status of Proposed Work
				Original	Revised	Funds Obligated	Funds Expended	
<u>PHA-Wide</u>	<u>Non-Dwelling Structures</u> Office/Maintenance/Community Center repairs Subtotal 1470	1470.00		\$ 5,000.00	\$ -			
				\$ 5,000.00	\$ -	\$ -	\$ -	
<u>PHA-Wide</u>	<u>Non-Dwelling Equipment</u> Maintenance vehicles Tools & Equipment Subtotal 1475	1475		\$ 15,000.00				
				\$ 3,000.00				
				\$ 18,000.00	\$ -	\$ -	\$ -	
<u>PHA-Wide</u>	<u>Development</u> Subtotal 1499	1499		\$ -	\$ -	\$ -	\$ -	
				\$ -	\$ -	\$ -	\$ -	
<u>Suncoast Villa</u> MS 5-12 AMP MS005000006	<u>Fees & Costs</u> A&E for Phased Modernization Subtotal 1430	1430		\$ -	\$ 8,000.00			
				\$ -	\$ 8,000.00	\$ -	\$ -	
	<u>Site Improvement</u> Sidewalk and curb repairs Subtotal 1450	1450		\$ -	\$ -	\$ -	\$ -	
	<u>Dwelling Improvements</u> Phased Modernization (Phase III - 16 units) Units - 1636, 1638, 1652, 1654, 1656, 1658 - Perry 224, 226 - Georgia 224, 226, 228, 230, 233, 235, 241, 243 - Elmira Subtotal 1460	1460.06		\$ 102,200.00	\$ 351,383.00			
				\$ 102,200.00	\$ 351,383.00	\$ -	\$ -	
	<u>Dwelling Equipment</u> Duplex Appliance Replacement Ranges and refrigerators at units rehab'd above Subtotal 1465	1465.06		\$ -	\$ 15,000.00			
				\$ -	\$ 15,000.00	\$ -	\$ -	
	<u>Relocation</u> Duplex Relocation Costs for units above Subtotal 1495 Total Suncoast Villa	1495.06		\$ 4,000.00	\$ 10,000.00			
				\$ 4,000.00	\$ 10,000.00	\$ -	\$ -	
				\$ 106,200.00	\$ 384,383.00	\$ -	\$ -	

(1) To be completed for the Performance and Evaluation Report or a Revised Annual Statement.

Signature of Executive Director and Date

(2) To be completed for the Performance and Evaluation Report.

Signature of Public Housing Director/Office of Native American Programs Administrator and Date

Capital Fund Program Grant Number MS26P0000000111									
Development Number / Name	General Description of Major Work Categories	Development Account Number	Quantity	Total Estimated Cost		Total Actual Cost		Status of Proposed Work	
				Original	Revised	Funds Obligated	Funds Expended		
<u>Oakwood</u> AMP MS005000002	<u>Site Improvements</u> Subtotal 1450 Total Oakwood	1450		\$ 25,000.00		\$ -	\$ -		
				\$ 25,000.00	\$ -	\$ -	\$ -		
				\$ 25,000.00	\$ -	\$ -	\$ -		
				\$ 15,000.00	134,952.00	\$ -	\$ -		
<u>McDonnell</u> AMP MS005000012	<u>Dwelling Improvements</u> Physical Improvements - Repair/Replace roofs (Replace roofs on Buildings - B, C, D, E, F) Subtotal 1460 Total McDonnell	1460		\$ 15,000.00	\$ 134,952.00	\$ -	\$ -		
				\$ 15,000.00	\$ 134,952.00	\$ -	\$ -		
				\$ 130,900.00	\$ -	\$ -	\$ -		
				\$ 130,900.00	\$ -	\$ -	\$ -		
<u>Fernwood</u> AMP MS005000004	<u>Dwelling Improvements</u> Site improvements Subtotal 1460 Total Fernwood	1460		\$ 130,900.00	\$ -	\$ -	\$ -		
				\$ 130,900.00	\$ -	\$ -	\$ -		
				\$ 130,900.00	\$ -	\$ -	\$ -		
				\$ 127,500.00	\$ -	\$ -	\$ -		
<u>Covenant Square</u> AMP MS005000007	<u>Dwelling Improvements</u> Site improvements Subtotal 1460 Total Covenant Square	1460		\$ 127,500.00	\$ -	\$ -	\$ -		
				\$ 127,500.00	\$ -	\$ -	\$ -		
				\$ 127,500.00	\$ -	\$ -	\$ -		
				\$ 127,500.00	\$ -	\$ -	\$ -		
	Total CFP 501-11			\$ 1,110,040.00	\$ 934,763.00	\$ -	\$ -		
(1) To be completed for the Performance and Evaluation Report or a Revised Annual Statement.									
(2) To be completed for the Performance and Evaluation Report.									
Signature of Executive Director and Date				Signature of Public Housing Director/Office of Native American Programs Administrator and Date					

**Annual Statement /
Performance and Evaluation Report
Part III: Implementation Schedule
Capital Funds Program**

**U.S. Department of Housing
and Urban Development
Office of Public and Indian Housing**

Development Number / Name Activities	All Funds Obligated (Quarter Ending Date)		All Funds Expended (Quarter Ending Date)		Reasons for Revised Target Dates (2)
	Original	Revised (1)	Original	Revised (1) Actual (2)	
<u>PHA Wide</u>	08/03/13		08/03/15		
<u>Suncoast Villa</u> MS 5-12 AMP MS005000006	08/03/13		08/03/15		
<u>Oakwood</u> MS-5-4 AMP MS005000002					
<u>Fernwood</u> MS 5-81 AMP MS005000004					
<u>Covenant Square</u> MS 5-132 AMP MS005000007					
<u>McDonnell</u> AMP MS005000012	08/03/13		08/13/15		
To be completed for the Performance and Evaluation Report or a Revised Annual Statement.					
(2) To be completed for the Performance and Evaluation Report.					
Signature of Executive Director and Date			Signature of Public Housing Director/Office of Native American Programs Administrator and Date		

**U.S. Department of Housing
and Urban Development
Office of Public and Indian Housing**

Performance and Evaluation Report
Part I: Summary
Capital Funds Program

HA Name	Biloxi Housing Authority	Capital Fund Program Grant Number MS26P00550110	FFY of Grant Approval 2010				
<input type="checkbox"/> Original Annual Statement <input type="checkbox"/> Reserve for Disasters/Emergencies <input checked="" type="checkbox"/> Revised Annual Statement/Revision Number 1 <input type="checkbox"/> Final Performance and Evaluation Report <input checked="" type="checkbox"/> Performance and Evaluation Report for Program Year Ending 6-30-2011							
Line No.	Summary by Development Account	Original	Revision #1	Total Estimated Cost	Obligated	Total Actual Cost	Expended
1	Total Non-CGFP Funds	\$ 222,008.00	\$ 222,008.00	\$ 222,008.00	\$ 222,008.00	\$ 222,008.00	222,008.00
2	1406 Operations (May not exceed 20% of line 20)	\$ 222,008.00	\$ 80,244.00	\$ -	\$ -	\$ -	-
3	1408 Management Improvements (May not exceed 20% of line 20)	\$ 111,004.00	\$ 111,004.00	\$ 111,004.00	\$ 111,004.00	\$ 111,004.00	-
4	1410 Administration (May not exceed 10% of line 20)						
5	1411 Audit						
6	1415 Liquidated Damages						
7	1430 Fees and Costs	\$ 112,420.00	\$ 112,420.00	\$ 112,420.00	\$ 2,000.00	\$ -	-
8	1440 Site Acquisition						
9	1450 Site Improvement	\$ 43,000.00	\$ 59,654.00	\$ 28,973.32	\$ 12,801.32		
10	1460 Dwelling Structures	\$ 201,000.00	\$ 289,203.00	\$ 104,974.51	\$ 63,595.32		
11	1465.1 Dwelling Equipment - Nonexpendable	\$ 168,100.00	\$ 205,007.00	\$ 65,007.00	\$ -		
12	1470 Nondwelling Structures	\$ 13,000.00	\$ 13,000.00	\$ 1,971.00	\$ 1,971.00		
13	1475 Nondwelling Equipment	\$ 13,500.00	\$ 13,500.00	\$ 8,765.59	\$ 8,765.59		
14	1485 Demolition						
15	1492 Moving to Work Demonstration						
16	1495.1 Relocation Costs	\$ 4,000.00	\$ 4,000.00	\$ 4,000.00	\$ -		
17	1499 Development Activities						
18a	1501 Collateralization or Debt Service paid by the PHA						
18b	9000 Collateralization or Debt Service paid Via System or Direct Payment						
19	1502 Contingency (may not exceed 8% of line 19)						
20	Amount of Annual Grant (Sum of lines 2 - 19)	\$ 1,110,040.00	\$ 1,110,040.00	\$ 548,703.42	\$ 309,141.23		
21	Amount of line 20 Related to LBP Activities						
22	Amount of line 20 Related to Section 504 Compliance	\$ 5,000.00	\$ 5,000.00				
23	Amount of line 20 Related to Security-Soft Costs						
24	Amount of line 20 Related to Security-Hard Costs						
25	Amount of line 20 Related to Energy Conservation Measures	\$ 117,000.00	\$ 117,000.00				

(1) To be completed for the Performance and Evaluation Report or a Revised Annual Statement.

(2) To be completed for the Performance and Evaluation Report.

Signature of Executive Director and Date

Signature of Public Housing Director/Office of Native American Programs Administrator and Date

**Annual Statement /
Performance and Evaluation Report
Part II: Supporting Pages
Capital Funds Program**

**U.S. Department of Housing
and Urban Development
Office of Public and Indian Housing**

Capital Fund Program Grant Number
MS26P00550110

Development Number / Name	General Description of Major Work Categories	Development Account Number	Quantity	Total Estimated Cost		Total Actual Cost		Status of Proposed Work
				Original	Revision # 1	Funds Obligated	Funds Expended	
<u>PHA-Wide</u>	Operations	1406.00		\$ 222,008.00	\$ 222,008.00	\$ 222,008.00	\$ 222,008.00	
<u>PHA-Wide</u>	<u>Management Improvements</u>							
	Staff Training	1408.00		\$ 20,000.00	\$ 20,000.00	\$ -	\$ -	-
	Consulting Fees	1408.00		\$ 202,008.00	\$ 60,244.00	\$ -	\$ -	-
	Subtotal 1408			\$ 222,008.00	\$ 80,244.00	\$ -	\$ -	-
<u>PHA-Wide</u>	<u>Administrative</u>							
	Administrative-Salaries and Benefits	1410.00		\$ 111,004.00	\$ 111,004.00	\$ 111,004.00	\$ -	-
	Subtotal 1410			\$ 111,004.00	\$ 111,004.00	\$ 111,004.00	\$ -	-
<u>PHA-Wide</u>	<u>Fees and Costs</u>							
	A & E Fees and Costs	1430.00		\$ 15,000.00	\$ 25,000.00	\$ 2,000.00	\$ -	-
	Construction/Moderization Mgmt-Inspector	1430.00		\$ 80,420.00	\$ 80,420.00	\$ -	\$ -	-
	Subtotal 1430			\$ 95,420.00	\$ 105,420.00	\$ 2,000.00	\$ -	-
<u>PHA-Wide</u>	<u>Site Improvements</u>							
	Site Improvements	1450.12		\$ 10,000.00	\$ 10,000.00	\$ 272.12	\$ 272.12	
		1450.00				\$ 1,047.20	\$ 1,047.20	
	Subtotal 1450			\$ 10,000.00	\$ 10,000.00	\$ 1,319.32	\$ 1,319.32	
<u>PHA-Wide</u>	<u>Dwelling Structures</u>							
	Modernization of units	1460.02		\$ 10,000.00	\$ 10,000.00	\$ 6,673.00	\$ 6,673.00	
	Subtotal 1460			\$ 10,000.00	\$ 10,000.00	\$ 6,673.00	\$ 6,673.00	
<u>PHA-Wide</u>	<u>Dwelling Equipment</u>							
	Appliance Replacement	1465.10		\$ 12,000.00	\$ 8,907.00	\$ 8,907.00	\$ -	-
	Subtotal 1465			\$ 12,000.00	\$ 8,907.00	\$ 8,907.00	\$ -	-
(1) To be completed for the Performance and Evaluation Report or a Revised Annual Statement. Signature of Executive Director and Date				(2) To be completed for the Performance and Evaluation Report. Signature of Public Housing Director/Office of Native American Programs Administrator and Date				

Development Number / Name	General Description of Major Work Categories	Development Account Number	Quantity	Total Estimated Cost		Total Actual Cost		Status of Proposed Work
				Original	Revised	Funds Obligated	Funds Expended	
<u>PHA-Wide</u>	<u>Non-Dwelling Structures</u> Administration Office Repair	1470.02		\$ 13,000.00	\$ 13,000.00	\$ 1,971.00	\$ 1,971.00	
				\$ 13,000.00	\$ 13,000.00	\$ 1,971.00	\$ 1,971.00	
	<u>Non-Dwelling Equipment</u> Nondwelling Tools and Equipment Computer Equipment	1475.00 1475.00		\$ 8,000.00	\$ 8,000.00	\$ 8,765.59	\$ 8,765.59	
				\$ 2,000.00	\$ 2,000.00			
	Subtotal 1475			\$ 10,000.00	\$ 10,000.00	\$ 8,765.59	\$ 8,765.59	
<u>McDonnell</u> AMP MS005000012	<u>Dwelling Improvements</u> Clean, Stain and Seal all word corridors and stairwells	1460.12		\$ 15,000.00	\$ 15,236.00	\$ 15,236.00	\$ 15,236.00	
				\$ 15,000.00	\$ 15,236.00	\$ 15,236.00	\$ 15,236.00	
	Subtotal 1460 Total McDonnell			\$ 15,000.00	\$ 15,236.00	\$ 15,236.00	\$ 15,236.00	
<u>Suncoast Villa</u> MS 5-12 AMP MS005000006	<u>Site Improvement</u> Sidewalk and curb repairs	1450.07		\$ 3,000.00	\$ 25,875.00	\$ 5,875.00	\$ 5,875.00	
				\$ 3,000.00	\$ 25,875.00	\$ 5,875.00	\$ 5,875.00	
	<u>Dwelling Improvements</u> Modernization rehab of 2 duplexes, 4 units	1460.06		\$ 90,000.00	\$ 227,717.00	\$ 57,992.51	\$ 16,613.32	
				\$ 6,000.00	\$ 6,000.00	\$ 2,823.00	\$ 2,823.00	
	Siding - Exterior Repairs	1460.06		\$ 96,000.00	\$ 233,717.00	\$ 60,815.51	\$ 19,436.32	
	<u>Dwelling Equipment</u> Duplex Appliance Replacement	1465.06		\$ 3,200.00	\$ 3,200.00	\$ 3,200.00	\$ -	
				\$ 3,200.00	\$ 3,200.00	\$ 3,200.00	\$ -	
	<u>Relocation</u> Duplex Relocation Costs	1495.06		\$ 4,000.00	\$ 4,000.00	\$ 4,000.00	\$ -	
				\$ 4,000.00	\$ 4,000.00	\$ 4,000.00	\$ -	
	Subtotal 1495 Total Suncoast Villa			\$ 106,200.00	\$ 266,792.00	\$ 73,890.51	\$ 25,311.32	

(1) To be completed for the Performance and Evaluation Report or a Revised Annual Statement.

Signature of Executive Director and Date

(2) To be completed for the Performance and Evaluation Report.

Signature of Public Housing Director/Office of Native American Programs Administrator and Date

Development Number / Name	General Description of Major Work Categories	Development Account Number	Quantity	Total Estimated Cost		Total Actual Cost		Status of Proposed Work
				Original	Revised	Funds Obligated	Funds Expended	
<u>Oakwood</u> MS-5-4 AMP MS005000002	<u>Site Improvement</u> Parking Lot Repairs & Re-Stripe Subtotal 1450 Total Oakwood	1450.00		\$ 25,000.00	\$ 16,172.00	\$ 16,172.00	\$ -	-
				\$ 25,000.00	\$ 16,172.00	\$ 16,172.00	\$ -	-
				\$ 25,000.00	\$ 16,172.00	\$ 16,172.00	\$ -	-
<u>Fernwood</u> MS 5-81 AMP MS005000004	<u>Fees and Costs</u> A&E for Electrical Load Center Replacement Subtotal 1430	1430.00		\$ 10,000.00	\$ -	\$ -	\$ -	-
				\$ 10,000.00	\$ -	\$ -	\$ -	-
	<u>Dwelling Improvements</u> Electrical center load panel replacement Concrete porch repairs Subtotal 1460	1460.04 1460.00		\$ 60,000.00	\$ 22,250.00	\$ 22,250.00	\$ 22,250.00	
				\$ 20,000.00	\$ 8,000.00	\$ -	\$ -	-
				\$ 80,000.00	\$ 30,250.00	\$ 22,250.00	\$ 22,250.00	
	<u>Dwelling Equipment</u> Range and Refrigerator Replacements Subtotal 1465 Total Fernwood	1465.10		\$ 40,900.00	\$ 40,900.00	\$ 40,900.00	\$ -	-
				\$ 40,900.00	\$ 40,900.00	\$ 40,900.00	\$ -	-
				\$ 130,900.00	\$ 71,150.00	\$ 63,150.00	\$ 22,250.00	
	<u>Fees and Costs</u> A&E for HVAC upgrade to Energy Efficient Units Subtotal 1430	1430.00		\$ 7,000.00	\$ 7,000.00	\$ -	\$ -	-
				\$ 7,000.00	\$ 7,000.00	\$ -	\$ -	-
<u>Covenant Square</u> MS 5-132 AMP MS005000007	<u>Site Improvement</u> Parking Lot crack repair, seal and stripe Subtotal 1450	1450.00 1450.00		\$ 5,000.00	\$ 7,607.00	\$ 5,607.00	\$ 5,607.00	
				\$ 5,000.00	\$ 7,607.00	\$ 5,607.00	\$ 5,607.00	
	<u>Dwelling Equipment</u> Replace HVAC units with higher SEER heat pumps Range Replacements Subtotal 1465	1465.00 1465.10		\$ 100,000.00	\$ 140,000.00	\$ -	\$ -	-
				\$ 12,000.00	\$ 12,000.00	\$ 12,000.00	\$ -	-
				\$ 112,000.00	\$ 152,000.00	\$ 12,000.00	\$ -	-
	<u>Non-Dwelling Equipment</u> Replic site admin off. HVAC - higher SEER heat pump Subtotal 1475 Total Covenant Square	1475.00 1475.00		\$ 3,500.00	\$ 3,500.00	\$ -	\$ -	-
				\$ 3,500.00	\$ 3,500.00	\$ -	\$ -	-
				\$ 127,500.00	\$ 170,107.00	\$ 17,607.00	\$ 5,607.00	
	Total CFP 501-10			\$ 1,110,040.00	\$ 1,110,040.00	\$ 548,703.42	\$ 309,141.23	

(1) To be completed for the Performance and Evaluation Report or a Revised Annual Statement.

(2) To be completed for the Performance and Evaluation Report.

Signature of Executive Director and Date

Signature of Public Housing Director/Office of Native American Programs Administrator and Date

**Annual Statement /
Performance and Evaluation Report
Part III: Implementation Schedule
Capital Funds Program**

**U.S. Department of Housing
and Urban Development
Office of Public and Indian Housing**

Development Number / Name Activities	All Funds Obligated (Quarter Ending Date)		All Funds Expended (Quarter Ending Date)		Reasons for Revised Target Dates (2)
	Original	Revised (1)	Original	Revised (1) Actual (2)	
<u>PHA Wide</u>	07/14/12		07/14/14		
<u>Suncoast Villa</u> MS 5-12 AMP MS005000006	07/14/12		07/14/14		
<u>Oakwood</u> MS-5-4 AMP MS005000002	07/14/12		07/14/14		
<u>Fernwood</u> MS 5-81 AMP MS005000004	07/14/12		07/14/14		
<u>Covenant Square</u> MS 5-132 AMP MS005000007	07/14/12		07/14/14		
<u>McDonnell</u> AMP MS005000012	07/14/12		07/14/14		

To be completed for the Performance and Evaluation Report or a Revised Annual Statement.

(2) To be completed for the Performance and Evaluation Report.

Signature of Executive Director and Date

Signature of Public Housing Director/Office of Native American Programs Administrator and Date

**U.S. Department of Housing
and Urban Development
Office of Public and Indian Housing**

**Performance and Evaluation Report
Part I: Summary
Capital Funds Program**

HA Name		Capital Fund Program Grant Number		FFY of Grant Approval	
Biloxi Housing Authority		MS26P00550109		2009	
<input type="checkbox"/> Original Annual Statement <input type="checkbox"/> Reserve for Disasters/Emergencies <input checked="" type="checkbox"/> Revised Annual Statement Revision #3 as of 6/30/2011 <input type="checkbox"/> Final Performance and Evaluation Report <input checked="" type="checkbox"/> Performance and Evaluation Report for Program Year Ending 6/30/2011					
Line No.	Summary by Development Account	Total Estimated Cost		Total Actual Cost	
		Revision #1	Revision #3	Obligated	Expended
1	Total Non-CGP Funds				
2	1406 Operations (May not exceed 20% of line 20)	\$ 156,386.00	\$ 156,386.00	\$ 156,386.00	\$ 156,386.00
3	1408 Management Improvements (May not exceed 20% of line 20)	\$ 80,000.00	\$ 44,592.01	\$ 44,592.01	\$ 44,592.01
4	1410 Administration (May not exceed 10% of line 20)	\$ 78,193.00	\$ 78,193.00	\$ 78,193.00	\$ 78,193.00
5	1411 Audit				
6	1415 Liquidated Damages				
7	1430 Fees and Costs	\$ 95,000.00	\$ 95,000.00	\$ 95,000.00	\$ 60,995.73
8	1440 Site Acquisition				
9	1450 Site Improvement	\$ 15,000.00	\$ 10,999.10	\$ 10,999.10	\$ 10,999.10
10	1460 Dwelling Structures	\$ 223,359.00	\$ 267,225.89	\$ 267,225.89	\$ 214,159.00
11	1465.1 Dwelling Equipment - Nonexpendable	\$ 53,566.00	\$ 50,048.00	\$ 50,048.00	\$ 50,048.00
12	1470 Nondwelling Structures	\$ 24,500.00	\$ 24,500.00	\$ 24,500.00	\$ 24,500.00
13	1475 Nondwelling Equipment	\$ 17,554.00	\$ 17,554.00	\$ 17,554.00	\$ 17,554.00
14	1485 Demolition				
15	1492 Moving to Work Demonstration				
16	1495.1 Relocation Costs	\$ 38,375.00	\$ 37,435.00	\$ 37,435.00	\$ 37,435.00
17	1499 Development Activities				
18a	1501 Collateralization or Debt Service paid by the PHA				
18b	9000 Collateralization or Debt Service paid Via System or Direct Payment				
19	1502 Contingency (may not exceed 8% of line 19)				
20	Amount of Annual Grant (Sum of lines 2 - 19)	\$ 781,933.00	\$ 781,933.00	\$ 781,933.00	\$ 694,861.84
21	Amount of line 20 Related to LBP Activities				
22	Amount of line 20 Related to Section 504 Compliance	\$ 20,000.00	\$ 34,000.00	\$ 34,000.00	
23	Amount of line 20 Related to Security-Soft Costs				
24	Amount of line 20 Related to Security-Hard Costs				
25	Amount of line 20 Related to Energy Conservation Measures	\$ 120,618.67	\$ 5,000.00	\$ 5,000.00	
(1) To be completed for the Performance and Evaluation Report or a Revised Annual Statement. Signature of Executive Director and Date					
(2) To be completed for the Performance and Evaluation Report. Signature of Public Housing Director/Office of Native American Programs Administrator and Date					

**Annual Statement /
Performance and Evaluation Report
Part II: Supporting Pages
Capital Funds Program**

**U.S. Department of Housing
and Urban Development
Office of Public and Indian Housing**

Capital Fund Program Grant Number
MS26P00550109

Development Number / Name	General Description of Major Work Categories	Development Account Number	Quantity	Total Estimated Cost		Total Actual Cost		Status of Proposed Work
				Revision # 2	Revision # 3	Funds Obligated	Funds Expended	
<u>PHA-Wide</u>	Operations	1406		\$ 156,386.00	\$ 156,386.00	\$ 156,386.00	\$ 156,386.00	-
<u>PHA-Wide</u>	Management Improvements							
	Staff Training	1408		\$ 20,000.00	\$ 11,420.43	\$ 11,420.43	\$ 11,420.43	
	Consulting Fees	1408		\$ 60,000.00	\$ 33,171.58	\$ 33,171.58	\$ 33,171.58	
	Subtotal 1408			\$ 80,000.00	\$ 44,592.01	\$ 44,592.01	\$ 44,592.01	-
<u>PHA-Wide</u>	Administrative							
	Administrative-Salaries and Benefits	1410		\$ 78,193.00	\$ 78,193.00	\$ 78,193.00	\$ 78,193.00	-
	Subtotal 1410			\$ 78,193.00	\$ 78,193.00	\$ 78,193.00	\$ 78,193.00	-
<u>PHA-Wide</u>	Audit							
	Audit	1411		\$ -	\$ -	\$ -	\$ -	-
	Subtotal 1411			\$ -	\$ -	\$ -	\$ -	-
<u>PHA-Wide</u>	Fees and Costs							
	A & E Fees and Costs	1430		\$ -	\$ -	\$ -	\$ -	
	Construction/Moderization Mgmt-Inspector	1430		\$ 85,000.00	\$ 85,000.00	\$ 85,000.00	\$ 50,995.73	thru 1/13/2012
	Subtotal 1430			\$ 85,000.00	\$ 85,000.00	\$ 85,000.00	\$ 50,995.73	34,004.27
<u>PHA-Wide</u>	Site Improvements							
	Site Improvements	1450.02		\$ 15,000.00	\$ 10,999.10	\$ 2,300.00	\$ 2,300.00	
		1450.07				\$ 8,699.10	\$ 8,699.10	
	Subtotal 1450			\$ 15,000.00	\$ 10,999.10	\$ 10,999.10	\$ 10,999.10	-
<u>PHA-Wide</u>	Dwelling Structures							
	Modernization of units	1460		\$ -	\$ -	\$ -	\$ -	-
	Subtotal 1460			\$ -	\$ -	\$ -	\$ -	-
(1) To be completed for the Performance and Evaluation Report or a Revised Annual Statement.				(2) To be completed for the Performance and Evaluation Report.				
Signature of Executive Director and Date				Signature of Public Housing Director/Office of Native American Programs Administrator and Date				

Capital Fund Program Grant Number MS26P00550109									
Development Number / Name	General Description of Major Work Categories	Development Account Number	Quantity	Total Estimated Cost			Total Actual Cost		Status of Proposed Work
				Revision # 2	Revision # 3		Funds Obligated	Funds Expended	
<u>PHA-Wide</u>	<u>Dwelling Equipment</u> Appliance Replacement	1465.00		\$ 25,446.00	\$ 13,540.00	\$ 13,540.00	\$ 13,540.00	\$ 13,540.00	\$ -
	Subtotal 1465			\$ 25,446.00	\$ 13,540.00	\$ 13,540.00	\$ 13,540.00	\$ 13,540.00	\$ -
	<u>Non-Dwelling Structures</u> Administration Office Repair	1470.04		\$ 24,500.00	\$ 24,500.00	\$ 24,500.00	\$ 24,500.00	\$ 24,500.00	\$ -
	Subtotal 1470			\$ 24,500.00	\$ 24,500.00	\$ 24,500.00	\$ 24,500.00	\$ 24,500.00	\$ -
<u>PHA-Wide</u>	<u>Non-Dwelling Equipment</u> Nondwelling Tools and Equipment	1475.02		\$ 17,554.00	\$ 17,554.00	\$ 17,554.00	\$ 17,554.00	\$ 17,554.00	\$ -
	Computer Equipment	1475.00		\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
	Subtotal 1475			\$ 17,554.00	\$ 17,554.00	\$ 17,554.00	\$ 17,554.00	\$ 17,554.00	\$ -
<u>Suncoast Villa</u> MS 5-12 AMP MS005000006	<u>Fees and Costs</u> A & E Fees and Costs	1430		\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ -
	Subtotal 1430			\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ -
	<u>Site Improvement</u> Duplex Parking Lot Replacement	1450		\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
	Subtotal 1450			\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
<u>Suncoast Villa</u> MS 5-131 MS 5-12 AMP MS005000006	<u>Dwelling Improvements</u> Townhome Siding & Window replcmnt (now in 501-08)	1460		\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
	Duplex Siding Repairs	1460		\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
	Modernization rehab of 4 duplexes, 8 units	1460		\$ 223,359.00	\$ 267,225.89	\$ 267,225.89	\$ 267,225.89	\$ 214,159.00	Conerly \$215,613.42
	Subtotal 1460			\$ 223,359.00	\$ 267,225.89	\$ 267,225.89	\$ 267,225.89	\$ 214,159.00	\$ 53,066.89
<u>Suncoast Villa</u> MS 5-12 AMP MS005000006	<u>Dwelling Equipment</u> Duplex Appliance Replacement	1465		\$ 28,120.00	\$ 36,508.00	\$ 36,508.00	\$ 36,508.00	\$ 36,508.00	\$ -
	Subtotal 1465			\$ 28,120.00	\$ 36,508.00	\$ 36,508.00	\$ 36,508.00	\$ 36,508.00	\$ -
	<u>Relocation</u> Duplex Relocation Costs	1495		\$ 38,375.00	\$ 37,435.00	\$ 37,435.00	\$ 37,435.00	\$ 37,435.00	\$ -
	Subtotal 1495			\$ 38,375.00	\$ 37,435.00	\$ 37,435.00	\$ 37,435.00	\$ 37,435.00	\$ -
<u>Suncoast Villa</u> MS 5-12 AMP MS005000006	<u>Relocation</u> Duplex Relocation Costs	1495		\$ 299,854.00	\$ 351,168.89	\$ 351,168.89	\$ 351,168.89	\$ 298,102.00	\$ -
	Subtotal 1495			\$ 299,854.00	\$ 351,168.89	\$ 351,168.89	\$ 351,168.89	\$ 298,102.00	\$ -
	Total CFP 501-09			\$ 781,933.00	\$ 781,933.00	\$ 781,933.00	\$ 781,933.00	\$ 694,861.84	\$ 87,071.16

(1) To be completed for the Performance and Evaluation Report or a Revised Annual Statement.

Signature of Executive Director and Date

(2) To be completed for the Performance and Evaluation Report.

Signature of Public Housing Director/Office of Native American Programs Administrator and Date

**Annual Statement /
Performance and Evaluation Report
Part III: Implementation Schedule
Capital Funds Program**

**U.S. Department of Housing
and Urban Development
Office of Public and Indian Housing**

Development Number / Name Activities	All Funds Obligated (Quarter Ending Date)		All Funds Expended (Quarter Ending Date)		Reasons for Revised Target Dates (2)
	Original	Revised (1)	Actual (2)	Actual (2)	
PHA Wide	09/14/11		7/31/2011	09/14/13	
Suncoast Villa	09/14/11		7/31/2011	09/14/13	
<div> <div>To be completed for the Performance and Evaluation Report or a Revised Annual Statement.</div> <div>(2) To be completed for the Performance and Evaluation Report.</div> </div>					
Signature of Executive Director and Date			Signature of Public Housing Director/Office of Native American Programs Administrator and Date		

Performance and Evaluation Report
Part I: Summary
Capital Funds Program

**U.S. Department of Housing
and Urban Development**
Office of Public and Indian Housing

OMB Ap No. 2577-0226

JHA Name		Biloxi Housing Authority		Capital Fund Program Grant Number MS26P00550108		FFY of Grant Approval 2008	
[] Original Annual Statement		[] Reserve for Disasters/Emergencies		[X] Performance and Evaluation Report for Program Year Ending 6/30/2011			
[X] Final Performance and Evaluation Report		[] Revised Annual Statement/Revision Number 3		[] Revised Annual Statement/Revision Number 3			
Line No.	Summary by Development Account	Total Estimated Cost			Total Actual Cost		
		Revision # 2	Revision # 3	Obligated	Expended		
1	Total Non-CGP Funds	\$ 129,848.00	\$ 129,848.00	\$ 129,848.00	\$ 129,848.00	\$ 129,848.00	
2	1406 Operations (May not exceed 20% of line 20)	\$ 65,682.96	\$ 14,274.39	\$ 14,274.39	\$ 14,274.39	\$ 14,274.39	
3	1408 Management Improvements (May not exceed 20% of line 20)	\$ 64,924.00	\$ 64,924.00	\$ 64,924.00	\$ 64,924.00	\$ 64,924.00	
4	1410 Administration (May not exceed 10% of line 20)	\$ -	\$ -	\$ -	\$ -	\$ -	
5	1411 Audit	\$ -	\$ -	\$ -	\$ -	\$ -	
6	1415 Liquidated Damages	\$ -	\$ -	\$ -	\$ -	\$ -	
7	1430 Fees and Costs	\$ -	\$ -	\$ -	\$ -	\$ -	
8	1440 Site Acquisition	\$ -	\$ -	\$ -	\$ -	\$ -	
9	1450 Site Improvement	\$ -	\$ -	\$ -	\$ -	\$ -	
10	1460 Dwelling Structures	\$ 369,913.46	\$ 421,322.03	\$ 421,322.03	\$ 421,322.03	\$ 421,322.03	
11	1465.1 Dwelling Equipment - Nonexpendable	\$ 9,375.00	\$ 9,375.00	\$ 9,375.00	\$ 9,375.00	\$ 9,375.00	
12	1470 Nondwelling Structures	\$ -	\$ -	\$ -	\$ -	\$ -	
13	1475 Nondwelling Equipment	\$ 9,499.58	\$ 9,499.58	\$ 9,499.58	\$ 9,499.58	\$ 9,499.58	
14	1485 Demolition	\$ -	\$ -	\$ -	\$ -	\$ -	
15	1492 Moving to Work Demonstration	\$ -	\$ -	\$ -	\$ -	\$ -	
16	1495.1 Relocation Costs	\$ -	\$ -	\$ -	\$ -	\$ -	
17	1499 Development Activities	\$ -	\$ -	\$ -	\$ -	\$ -	
18a	1501 Collateralization or Debt Service paid by the PHA	\$ -	\$ -	\$ -	\$ -	\$ -	
18b	9000 Collateralization or Debt Service paid Via System or Direct Payment	\$ -	\$ -	\$ -	\$ -	\$ -	
19	1502 Contingency (may not exceed 8% of line 19)	\$ -	\$ -	\$ -	\$ -	\$ -	
20	Amount of Annual Grant (Sum of lines 2 - 19)	\$ 649,243.00	\$ 649,243.00	\$ 649,243.00	\$ 649,243.00	\$ 649,243.00	
21	Amount of line 20 Related to LBP Activities	\$ -	\$ -	\$ -	\$ -	\$ -	
22	Amount of line 20 Related to Section 504 Compliance	\$ -	\$ -	\$ -	\$ -	\$ -	
23	Amount of line 20 Related to Security-Soft Costs	\$ -	\$ -	\$ -	\$ -	\$ -	
24	Amount of line 20 Related to Security-Hard Costs	\$ -	\$ -	\$ -	\$ -	\$ -	
25	Amount of line 20 Related to Energy Conservation Measures	\$ 218,461.33	\$ 218,461.33	\$ 218,461.33	\$ 218,461.33	\$ 218,461.33	

(1) To be completed for the Performance and Evaluation Report or a Revised Annual Statement.

(2) To be completed for the Performance and Evaluation Report.

Signature of Executive Director and Date

Bohony Hensley 7/20/11

Signature of Public Housing Director/Office of Native American Programs Administrator and Date

Holly Knight 8/2/11
Hub Director

Annual Statement /
Performance and Evaluation Report
Part II: Supporting Pages
Capital Funds Program

U.S. Department of Housing
and Urban Development
Office of Public and Indian Housing

Capital Fund Program Grant Number
MS26P00550108

Development Number / Name	General Description of Major Work Categories	Development Account Number	Quantity	Total Estimated Cost		Total Actual Cost		Status of Proposed Work (2)
				Revision #2	Revision #3	Funds Obligated	Funds Expended	
PHA-Wide	Operations	1406		\$ 129,848.00	\$ 129,848.00	\$ 129,848.00	\$ 129,848.00	0.00
PHA-Wide	Management Improvements							
	Staff Training	1408		\$ -	\$ 8,274.39	\$ 8,274.39	\$ 8,274.39	0.00
	Investigators/Security	1408		\$ -	\$ -	\$ -	\$ -	0.00
	Consulting Fees	1408		\$ 65,682.96	\$ 6,000.00	\$ 6,000.00	\$ 6,000.00	0.00
	Subtotal 1408			\$ 65,682.96	\$ 14,274.39	\$ 14,274.39	\$ 14,274.39	0.00
PHA-Wide	Administrative							
	Administrative-Salaries and Benefits	1410		\$ 64,924.00	\$ 64,924.00	\$ 64,924.00	\$ 64,924.00	0.00
	CFP Supplies	1410		\$ -	\$ -	\$ -	\$ -	0.00
	Subtotal 1410			\$ 64,924.00	\$ 64,924.00	\$ 64,924.00	\$ 64,924.00	0.00
PHA-Wide	Audit	1411		\$ -	\$ -	\$ -	\$ -	
PHA-Wide	Fees and Costs							
	A & E Fees and Costs	1430		\$ -	\$ -	\$ -	\$ -	
	Subtotal 1430			\$ -	\$ -	\$ -	\$ -	
PHA-Wide	Site Improvement							
	Exterior Site Improvements	1450		\$ -	\$ -	\$ -	\$ -	
	Subtotal 1450			\$ -	\$ -	\$ -	\$ -	

(1) To be completed for the Performance and Evaluation Report or a Revised Annual Statement.

(2) To be completed for the Performance and Evaluation Report.

Signature of Executive Director and Date

Signature of Public Housing Director/Office of Native American Programs Administrator and Date

Bobby Hendley 7/20/11

Development Number / Name	General Description of Major Work Categories	Development Account Number	Quantity	Total Estimated Cost		Total Actual Cost		Status of Proposed Work (2)
				Revision #2	Revision #3	Funds Obligated	Funds Expended	
<u>PHA-Wide</u>	<u>Dwelling Equipment</u> Appliance Replacement	1465		\$ 9,375.00	\$ 9,375.00	\$ 9,375.00	\$ 9,375.00	0.00
				\$ 9,375.00	\$ 9,375.00	\$ 9,375.00	\$ 9,375.00	0.00
	Subtotal 1465							
<u>PHA-Wide</u>	<u>Non-Dwelling Structures</u> Administration Office Repair	1470		\$ -	\$ -	\$ -	\$ -	0.00
				\$ -	\$ -	\$ -	\$ -	
	Subtotal 1470							
<u>PHA-Wide</u>	<u>Non-Dwelling Equipment</u> Nondwelling Tools and Equipment	1475		\$ -	\$ -	\$ -	\$ -	0.00
	Vehicles	1475		\$ -	\$ -	\$ -	\$ -	0.00
	Computer Equipment	1475		\$ 9,499.58	\$ 9,499.58	\$ 9,499.58	\$ 9,499.58	0.00
	Subtotal 1475			\$ 9,499.58	\$ 9,499.58	\$ 9,499.58	\$ 9,499.58	0.00
<u>Fernwood</u> MS 5-81 AMP MS005000004	<u>Dwelling Improvements</u> Siding Replacement & Exterior Repairs	1460		\$ 26,194.85	\$ 26,194.85	\$ 26,194.85	\$ 26,194.85	0.00
				\$ 26,194.85	\$ 26,194.85	\$ 26,194.85	\$ 26,194.85	0.00
	Subtotal 1460			\$ 26,194.85	\$ 26,194.85	\$ 26,194.85	\$ 26,194.85	0.00

(1) To be completed for the Performance and Evaluation Report or a Revised Annual Statement.

(2) To be completed for the Performance and Evaluation Report.

Signature of Executive/Director and Date

Signature of Public Housing Director/Office of Native American Programs Administrator and Date

Bobby Hensley 2/20/11

Development Number / Name	General Description of Major Work Categories	Development Account Number	Quantity	Total Estimated Cost		Total Actual Cost		Status of Proposed Work (2)
				Revision #2	Revision #3	Funds Obligated	Funds Expended	
<u>Suncoast Villa</u> MS 5-131 AMP MS005000006	<u>Dwelling Improvements</u>							
	Townhome Interior Renovations	1460		\$ -	\$ -	\$ -	\$ -	0.00
	Townhome Siding & Window Replacement	1460		\$ -	\$ 90,527.18	\$ 90,527.18	\$ 90,527.18	0.00
	Townhome Siding & Window Replacement	1460		\$ 341,168.61	\$ 302,050.00	\$ 302,050.00	\$ 302,050.00	0.00
<u>Suncoast Villa</u> MS 5-12 AMP MS005000006	Rebuild Fire Damange Duplex Units	1460		\$ 2,550.00	\$ 2,550.00	\$ 2,550.00	\$ 2,550.00	100.00%
	Subtotal 1460			\$ 343,718.61	\$ 395,127.18	\$ 395,127.18	\$ 395,127.18	
	Total Suncoast Villa			\$ 343,718.61	\$ 395,127.18	\$ 395,127.18	\$ 395,127.18	0.00
Total CFP 501-08				\$ 649,243.00	\$ 649,243.00	\$ 649,243.00	\$ 649,243.00	100.00%

(1) To be completed for the Performance and Evaluation Report or a Revised Annual Statement.

(2) To be completed for the Performance and Evaluation Report.

Signature of Executive Director and Date

Signature of Public Housing Director/Office of Native American Programs Administrator and Date

Debra Hendry 7/20/11

Annual Statement /
Performance and Evaluation Report
Part III: Implementation Schedule
Capital Funds Program

U.S. Department of Housing
and Urban Development
Office of Public and Indian Housing

Development Number / Name Activities	All Funds Obligated (Quarter Ending Date)		All Funds Expended (Quarter Ending Date)		Reasons for Revised Target Dates (2)
	Original	Revised	Original	Actual	
PHA Wide Suncoast Villa	6/2010		6/2012	6/1/2011	
	6/10/2009		6/2012	6/1/2011	

To be completed for the Performance and Evaluation Report or a Revised Annual Statement.

(2) To be completed for the Performance and Evaluation Report.

Signature of Executive Director and Date

Signature of Public Housing Director/Office of Native American Programs Administrator and Date

Bobby Henley 7/20/11

**U.S. Department of Housing
and Urban Development**
Office of Public and Indian Housing

Performance and Evaluation Report
Part I: Summary
Capital Funds Program

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HA Name		Biloxi Housing Authority		Capitol Fund Program Grant Number MS26P00550107		FFY of Grant Approval 2007	
[] Original Annual Statement [] Reserve for Disasters/Emergencies [] Revised Annual Statement/Revision Number 2							
[X] Performance and Evaluation Report for Program Year Ending 06/30/2011							
Line No.	Summary by Development Account	Total Estimated Cost		Total Actual Cost		Obligated	Expended
		Revision # 1	Revision # 2				
1	Total Non-CGP Funds	\$	109,560.00	\$	109,560.00	\$	109,560.00
2	1406 Operations (May not exceed 20% of line 20)	\$	109,560.00	\$	109,560.00	\$	109,560.00
3	1408 Management Improvements (May not exceed 20% of line 20)	\$	54,780.00	\$	54,780.00	\$	54,780.00
4	1410 Administration (May not exceed 10% of line 20)	\$	3,000.00	\$	3,000.00	\$	3,000.00
5	1411 Audit	\$		\$		\$	
6	1415 Liquidated Damages	\$	31,464.60	\$	31,464.60	\$	31,464.60
7	1430 Fees and Costs	\$		\$		\$	
8	1440 Site Acquisition	\$	1,961.00	\$	1,961.00	\$	1,961.00
9	1450 Site Improvement	\$	207,152.40	\$	207,152.40	\$	207,152.40
10	1460 Dwelling Structures	\$	-	\$	-	\$	-
11	1465.1 Dwelling Equipment - Nonexpendable	\$	-	\$	-	\$	-
12	1470 Nondwelling Structures	\$	-	\$	-	\$	-
13	1475 Nondwelling Equipment	\$	30,324.00	\$	30,324.00	\$	30,324.00
14	1485 Demolition	\$	-	\$	-	\$	-
15	1492 Moving to Work Demonstration	\$	-	\$	-	\$	-
16	1495.1 Relocation Costs	\$		\$		\$	
17	1499 Development Activities	\$		\$		\$	
18a	1501 Collateralization or Debt Service paid by the PHA	\$		\$		\$	
18b	9000 Collateralization or Debt Service paid Via System or Direct Payment	\$		\$		\$	
19	1502 Contingency (may not exceed 8% of line 20)	\$		\$		\$	
20	Amount of Annual Grant (Sum of lines 2 - 19)	\$	547,802.00	\$	547,802.00	\$	547,802.00
21	Amount of line 20 Related to LBP Activities	\$		\$		\$	
22	Amount of line 20 Related to Section 504 Compliance	\$		\$		\$	
23	Amount of line 20 Related to Security-Soft Costs	\$		\$		\$	
24	Amount of line 20 Related to Security-Hard Costs	\$		\$		\$	
25	Amount of line 20 Related to Energy Conservation Measures	\$	25,000.00	\$	25,000.00	\$	25,000.00

(1) To be completed for the Performance and Evaluation Report or a Revised Annual Statement.

(2) To be completed for the Performance and Evaluation Report.

Signature of Executive Director and Date

Brady Hamby 7/20/11

Signature of Public Housing Director/Office of Native American Programs Administrator and Date

Holly Knight 8/23/11
Hub Director

Annual Statement /
Performance Evaluation Report
Part II: Supporting Pages
Capital Funds Program

U.S. Department of Housing
and Urban Development
Office of Public and Indian Housing

Capital Fund Program Grant Number
MS26P00550107

Development Number / Name	General Description of Major Work Categories	Development Account Number	Quantity	Total Estimated Cost		Total Actual Cost		Status of Proposed Work
				Revision # 1	Revision # 2	Funds Obligated	Funds Expended	
PHA-Wide	<u>Management Improvements</u> Operations	1406		\$ 109,560.00	\$ 109,560.00	\$ 109,560.00	\$ 109,560.00	100.00%
PHA-Wide	<u>Management Improvements</u> Staff Training Investigators/Security Consulting Fees	1408		\$ -	\$ 7,812.63	\$ 7,812.63	\$ 7,812.63	100.00%
				\$ -	\$ -	\$ -	\$ -	100.00%
				\$ 109,560.00	\$ 101,747.37	\$ 101,747.37	\$ 101,747.37	100.00%
	Subtotal 1408			\$ 109,560.00	\$ 109,560.00	\$ 109,560.00	\$ 109,560.00	100.00%
PHA-Wide	<u>Administrative</u> Administrative-Salaries and Benefits CFP Supplies	1410		\$ 54,780.00	\$ 54,780.00	\$ 54,780.00	\$ 54,780.00	100.00%
				\$ -	\$ -	\$ -	\$ -	100.00%
	Subtotal 1410			\$ 54,780.00	\$ 54,780.00	\$ 54,780.00	\$ 54,780.00	100.00%
PHA-Wide	<u>Audit</u> Audit	1411		\$ 3,000.00	\$ 3,000.00	\$ 3,000.00	\$ 3,000.00	100.00%
				\$ 3,000.00	\$ 3,000.00	\$ 3,000.00	\$ 3,000.00	100.00%
	Subtotal 1411			\$ 3,000.00	\$ 3,000.00	\$ 3,000.00	\$ 3,000.00	100.00%
PHA-Wide	<u>Fees and Costs</u> A & E Fees and Costs & Inspection Fees	1430		\$ 6,464.60	\$ 6,464.60	\$ 6,464.60	\$ 6,464.60	100.00%
				\$ 6,464.60	\$ 6,464.60	\$ 6,464.60	\$ 6,464.60	100.00%
	Subtotal 1430			\$ 6,464.60	\$ 6,464.60	\$ 6,464.60	\$ 6,464.60	100.00%
PHA-Wide	<u>Site Improvement</u> Exterior Site Improvements	1450		\$ 1,961.00	\$ 1,961.00	\$ 1,961.00	\$ 1,961.00	100.00%
				\$ 1,961.00	\$ 1,961.00	\$ 1,961.00	\$ 1,961.00	100.00%
	Subtotal 1450			\$ 1,961.00	\$ 1,961.00	\$ 1,961.00	\$ 1,961.00	100.00%

(1) To be completed for the Performance and Evaluation Report or a Revised Annual Statement.

(2) To be completed for the Performance and Evaluation Report.

Signature of Executive Director and Date

Signature of Public Housing Director/Office of Native American Programs Administrator and Date

Bohly Hendley 7/20/11

Development Number / Name	General Description of Major Work Categories	Development Account Number	Quantity	Total Estimated Cost		Total Actual Cost		Status of Proposed Work
				Original	Revision #1	Funds Obligated	Funds Expended	
<u>PHA-Wide</u>	<u>Dwelling Improvements</u> Interior Renovations	1460	Subtotal 1460	\$ 2,327.00	\$ 2,327.00	\$ 2,327.00	\$ 2,327.00	100.00%
				\$ 2,327.00	\$ 2,327.00	\$ 2,327.00	\$ 2,327.00	100.00%
<u>PHA-Wide</u>	<u>Dwelling Equipment</u> Appliance Replacement Fire Suppressions Systems	1465	Subtotal 1465	\$ -	\$ -	\$ -	\$ -	-
				\$ -	\$ -	\$ -	\$ -	-
				\$ -	\$ -	\$ -	\$ -	-
				\$ -	\$ -	\$ -	\$ -	-
<u>PHA-Wide</u>	<u>Non-Dwelling Structures</u> Administration Office Repair	1470	Subtotal 1470	\$ -	\$ -	\$ -	\$ -	-
				\$ -	\$ -	\$ -	\$ -	-
<u>PHA-Wide</u>	<u>Non-Dwelling Equipment</u> Nondwelling Tools and Equipment Vehicles Computer Equipment	1475	Subtotal 1475	\$ -	\$ -	\$ -	\$ -	-
				\$ 30,324.00	\$ 30,324.00	\$ 30,324.00	\$ 30,324.00	100.00%
				\$ -	\$ -	\$ -	\$ -	-
				\$ 30,324.00	\$ 30,324.00	\$ 30,324.00	\$ 30,324.00	100.00%
<u>Fernwood</u> MS 5-81 AMP MS005000004	<u>Dwelling Improvements</u> Siding Replacement & Exterior Repairs	1460	Subtotal 1460 Total Fernwood	\$ 175,776.33	\$ 175,776.33	\$ 175,776.33	\$ 175,776.33	-
				\$ 175,776.33	\$ 175,776.33	\$ 175,776.33	\$ 175,776.33	-
				\$ 175,776.33	\$ 175,776.33	\$ 175,776.33	\$ 175,776.33	-
<u>Suncoast Villa</u> MS 5-131 AMP MS005000006	<u>Dwelling Improvements</u> Twohome Interior Renovations	1460	Subtotal 1460	\$ 29,049.07	\$ 29,049.07	\$ 29,049.07	\$ 29,049.07	-
				\$ 29,049.07	\$ 29,049.07	\$ 29,049.07	\$ 29,049.07	-
				\$ 29,049.07	\$ 29,049.07	\$ 29,049.07	\$ 29,049.07	-
<u>Suncoast Villa</u> MS 5-12 AMP MS005000006	<u>Fees and Costs</u> A & E Fees and Costs--Siding & window replacement	1430	Subtotal 1430	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	-
				\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	-
<u>Suncoast Villa</u> MS 5-12 AMP MS005000006	<u>Relocation</u> Relocation Costs	1495	Subtotal 1495 Total Suncoast Villa	\$ -	\$ -	\$ -	\$ -	-
				\$ -	\$ -	\$ -	\$ -	-
				\$ 54,049.07	\$ 54,049.07	\$ 54,049.07	\$ 54,049.07	-
				\$ 54,049.07	\$ 54,049.07	\$ 54,049.07	\$ 54,049.07	-
Total CFP 501-07				\$ 547,802.00	\$ 547,802.00	\$ 547,802.00	\$ 547,802.00	-

(1) To be completed for the Performance and Evaluation Report or a Revised Annual Statement.

(2) To be completed for the Performance and Evaluation Report.

Signature of Executive Director and Date

Signature of Public Housing Director/Office of Native American Programs Administrator and Date

Bobby Hendry 7/20/11

Annual Statement /
Performance and Evaluation Report
Part III: Implementation Schedule
Capital Funds Program

U.S. Department of Housing
and Urban Development
Office of Public and Indian Housing

Development Number / Name Activities	All Funds Obligated (Quarter Ending Date)		All Funds Expended (Quarter Ending Date)		Reasons for Revised Target Dates
	Original	Revision #2	Original	Revision #2	
PHA Wide	7/31/2009	7/31/2009	9/30/2010	9/30/2010	
Suncoast Villa	5/31/2009	5/31/2009	5/1/2009	9/30/2010	
Fernwood	4/30/2008	4/30/2008	12/31/2010	12/31/2010	
<p>To be completed for the Performance and Evaluation Report or a Revised Annual Statement.</p> <p>(2) To be completed for the Performance and Evaluation Report.</p>					
<p>Signature of Executive Director and Date</p> <p><i>Polly Harvey</i> 7/20/11</p>					<p>Signature of Public Housing Director/Office of Native American Programs Adminis</p>

REPLACEMENT HOUSING FUNDING (RHF) FIRST INCREMENT

To be completed for the Performance and Evaluation Report. (2) To be completed for the Performance and Evaluation Report.

Signature of Public Housing Director/Office of Native American Programs Administrator and Date

Part II: Supporting Pages

Capital Fund Program No:

MS26R00550111 First Increment

[illegible]

To be completed for the Performance and Evaluation Report or a Revised Annual Statement. (2) To be completed for the Performance and Evaluation Report.

Signature of Executive Director and Date

Signature of Public Housing Director/Office of Native American Programs Administrator and Date

Part II: Supporting Pages

Capital Fund Program No:

Capital Fund Program	Replacement Housing Funding (RHF)	MS26R00550111 First Increment
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Reasons for Revised Target Dates

[illegible]

To be completed for the Performance and Evaluation Report or a Revised Annual Statement.		(2) To be completed for the Performance and Evaluation Report.	

Signature of Executive Director and Date	Signature of Public Housing Director/Office of Native American Programs Administrator and Date
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Capital Fund Program Tables

Performance and Evaluation Report
Capital Funds Program (CFP) Part 1: Summary

REPLACEMENT HOUSING FUNDING (RHF) FIRST INCREMENT

PHA Name:		Biloxi Housing Authority		Capital Fund Program No: MS26R00550211 Second Increment	Federal FY of Grant: 2011
<input checked="" type="checkbox"/> Original Annual Statement <input type="checkbox"/> Reserved for Disasters/Emergencies <input type="checkbox"/> Performance and Evaluation Report for Program 6-30-2011		<input type="checkbox"/> Revised Annual Statement/Revision Number _____ <input type="checkbox"/> Final Performance and Evaluation Report for Program _____			
Line No.	Summary by Development Account	Total Estimated Cost	Revised	Obligated	Total Actual Cost
1	Total Non-Capital Funds				
2	1406 Operating Expenses				
3	1408 Management Improvements				
4	1410 Administration				
5	1411 Audit				
6	1415 Liquidated Damages				
7	1430 Fees and Costs				
8	1440 Site Acquisition				
9	1450 Site Improvement				
10	1460 Dwelling Structures				
11	1465.1 Dwelling Equipment-Nonexpendable				
12	1470 Nondwelling Structures				
13	1475 Nondwelling Equipment				
14	1485 Demolition				
15	1490 Replacement Reserve				
16	1492 Moving to Work Demonstration				
17	1495.1 Relocation Costs				
18	1499 Development Activities	78,435.00			
19	1501 Collateralization or Debt Service				
20	1502 Contingency				
21	Amount of Annual Grant (sums of lines 2-20)	78,435.00			
22	Amount of line 21 Related to LBP Activities				
23	Amount of Line 21 Related to Section 504 Compliance				
24	Amount of Line 21 Related to Security - Soft Costs				
25	Amount of Line 21 Related to Security - Hard Costs				
26	Amount of Line 21 Related to Energy Conservation Measures				

To be completed for the Performance and Evaluation Report or a Revised Annual Statement. (2) To be completed for the Performance and Evaluation Report.

Signature of Executive Director and Date Signature of Public Housing Director/Office of Native American Programs Administrator and Date

Part II: Supporting Pages

Capital Fund Program

Replacement Housing Funding (RHF)

Capital Fund Program No:

MS26R00550211 Second Increment

[illegible]

To be completed for the Performance and Evaluation Report or a Revised Annual Statement. (2) To be completed for the Performance and Evaluation Report.

Signature of Executive Director and Date

Signature of Public Housing Director/Office of Native American Programs Administrator and Date

Part II: Supporting Pages

Capital Fund Program	Replacement Housing Funding (RHF)	MS26R00550211 Second Increment

All Funds Expended
(Quarter Ending Date)All Funds Obligated
(Quarter Ending Date)

Development Number	Name/HA-Wide
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Seashore Oaks
MS005000014

Original
8/3/2013

Revised

Actual

Original

Revised

Actual

To be completed for the Performance and Evaluation Report or a Revised Annual Statement.	(2) To be completed for the Performance and Evaluation Report.

Signature of Executive Director and Date

Signature of Public Housing Director/Office of Native American Programs Administrator and Date

Capital Fund Program Tables

**U.S. Department of Housing
and Urban Development**
Office of Public and Indian Housing

OMB Appro 9.25

**Performance and Evaluation Report
Capital Funds Program (CFP) Part 1: Summary**

REPLACEMENT HOUSING FUNDING (RHF) FIRST INCREMENT

PHA Name: Biloxi Housing Authority		Capital Fund Program No: MS26R00550110 First Increment		Federal FY of Grant: 2010	
<input type="checkbox"/> Original Annual Statement <input type="checkbox"/> Reserved for Disasters/Emergencies <input checked="" type="checkbox"/> Performance and Evaluation Report for Program 6-30-2011		<input type="checkbox"/> Revised Annual Statement/Revision Number _____ <input type="checkbox"/> Final Performance and Evaluation Report for Program			
Line No.	Summary by Development Account	Total Estimated Cost	Revised	Obligated	Total Actual Cost
1	Total Non-Capital Funds				
2	1406 Operating Expenses				
3	1408 Management Improvements				
4	1410 Administration				
5	1411 Audit				
6	1415 Liquidated Damages				
7	1430 Fees and Costs				
8	1440 Site Acquisition				
9	1450 Site Improvement				
10	1460 Dwelling Structures				
11	1465.1 Dwelling Equipment-Nonexpendable				
12	1470 Nondwelling Structures				
13	1475 Nondwelling Equipment				
14	1485 Demolition				
15	1490 Replacement Reserve				
16	1492 Moving to Work Demonstration				
17	1495.1 Relocation Costs				
18	1499 Development Activities	219,433.00			
19	1501 Collateralization or Debt Service				
20	1502 Contingency				
21	Amount of Annual Grant (sums of lines 2-20)	219,433.00			
22	Amount of line 21 Related to LBP Activities				
23	Amount of Line 21 Related to Section 504 Compliance				
24	Amount of Line 21 Related to Security - Soft Costs				
25	Amount of Line 21 Related to Security - Hard Costs				
26	Amount of Line 21 Related to Energy Conservation Measures				

To be completed for the Performance and Evaluation Report or a Revised Annual Statement. (2) To be completed for the Performance and Evaluation Report.

Signature of Executive Director and Date

Signature of Public Housing Director/Office of Native American Programs Administrator and Date

Part II: Supporting Pages

Capital Fund Program

Replacement Housing Funding (RHF)

port

Capital Fund Program No:

MS26R00550110 First Increment

[illegible]

To be completed for the Performance and Evaluation Report or a Revised Annual Statement.

(2) To be completed for the Performance and Evaluation Report.

Signature of Executive Director and Date

Signature of Public Housing Director/Office of Native American Programs Administrator and Date

Annual Statement/Performance and Evaluation Report and Evaluation Report

Part II: Supporting Pages

Capital Fund Program	Replacement Housing Funding (RHF)	MS26R00550110 First Increment

Capital Fund Program No:

MS26R00550110 First Increment

Reasons for Revised Target Dates

[illegible]

	To be completed for the Performance and Evaluation Report or a Revised Annual Statement.	(2) To be completed for the Performance and Evaluation Report.
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	To be completed for the Performance and Evaluation Report or a Revised Annual Statement.
--	--

Signature of Executive Director and Date

Signature of Public Housing Director/Office of Native American Programs Administrator and Date

Capital Fund Program Tables

U.S. Department of Housing
and Urban Development
Office of Public and Indian Housing

Performance and Evaluation Report

Capital Funds Program (CFP) Part 1: Summary

REPLACEMENT HOUSING FUNDING (RHF) FIRST INCREMENT

PHA Name:		Biloxi Housing Authority		Capital Fund Program No: MS26R00550210 Second Increment		Federal FY of Grant: 2010	
<input type="checkbox"/> Original Annual Statement <input checked="" type="checkbox"/> Performance and Evaluation Report for Program 6-30-2011		<input type="checkbox"/> Reserved for Disasters/Emergencies <input type="checkbox"/> Performance and Evaluation Report for Program 6-30-2011		<input type="checkbox"/> Revised Annual Statement/Revision Number _____ <input type="checkbox"/> Final Performance and Evaluation Report for Program _____			
Line No.	Summary by Development Account	Total Estimated Cost	Original	Revised	Obligated	Total Actual Cost	Expended
1	Total Non-Capital Funds						
2	1406 Operating Expenses						
3	1408 Management Improvements						
4	1410 Administration						
5	1411 Audit						
6	1415 Liquidated Damages						
7	1430 Fees and Costs						
8	1440 Site Acquisition						
9	1450 Site Improvement						
10	1460 Dwelling Structures						
11	1465.1 Dwelling Equipment-Nonexpendable						
12	1470 Nondwelling Structures						
13	1475 Nondwelling Equipment						
14	1485 Demolition						
15	1490 Replacement Reserve						
16	1492 Moving to Work Demonstration						
17	1495.1 Relocation Costs						
18	1499 Development Activities						
19	1501 Collateralization or Debt Service						
20	1502 Contingency						
21	Amount of Annual Grant (sums of lines 2-20)				189,327.00		
22	Amount of line 21 Related to LBP Activities						
23	Amount of Line 21 Related to Section 504 Compliance						
24	Amount of Line 21 Related to Security - Soft Costs						
25	Amount of Line 21 Related to Security - Hard Costs						
26	Amount of Line 21 Related to Energy Conservation Measures						

To be completed for the Performance and Evaluation Report or a Revised Annual Statement.

(2) To be completed for the Performance and Evaluation Report.

Signature of Executive Director and Date

Signature of Public Housing Director/Office of Native American Programs Administrator and

Signature of Public Housing Director/Office of Native American Programs Administrator and Date

Annual Statement/Performance and Evaluation Report and Evaluation Report

Part II: Supporting Pages

Capital Fund Program No:

Capital Fund Program	Replacement Housing Funding (RHF)	MS26R00550210 Second Increment

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To be completed for the Performance and Evaluation Report.		(2) To be completed for the Performance and Evaluation Report.	
To be completed for the Performance and Evaluation Report.			

Signature of Executive Director and Date	Signature of Public Housing Director/Office of Native American Programs Administrator and Date
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**U.S. Department of Housing
and Urban Development**
Office of Public and Indian Housing

Performance and Evaluation Report
Capital Funds Program (CFP) Part 1: Summary

REPLACEMENT HOUSING FUNDING (RHF) FIRST INCREMENT

PHA Name: Biloxi Housing Authority		Capital Fund Program No: MS26R00550109 First Increment		Federal FY of Grant: 2009	
<input type="checkbox"/> Original Annual Statement <input checked="" type="checkbox"/> Performance and Evaluation Report for Program 6-30-2011		<input type="checkbox"/> Reserved for Disasters/Emergencies <input type="checkbox"/> Revised Annual Statement/Revision Number _____ <input type="checkbox"/> Final Performance and Evaluation Report for Program _____			
Line No.	Summary by Development Account	Total Estimated Cost Original	Revised	Obligated	Total Actual Cost Expended
1	Total Non-Capital Funds				
2	1406 Operating Expenses				
3	1408 Management Improvements				
4	1410 Administration				
5	1411 Audit				
6	1415 Liquidated Damages				
7	1430 Fees and Costs				
8	1440 Site Acquisition				
9	1450 Site Improvement				
10	1460 Dwelling Structures				
11	1465.1 Dwelling Equipment-Nonexpendable				
12	1470 Nondwelling Structures				
13	1475 Nondwelling Equipment				
14	1485 Demolition				
15	1490 Replacement Reserve				
16	1492 Moving to Work Demonstration				
17	1495.1 Relocation Costs				
18	1499 Development Activities	124,707.00			
19	1501 Collateralization or Debt Service				
20	1502 Contingency				
21	Amount of Annual Grant (sums of lines 2-20)	124,707.00			0.00
22	Amount of line 21 Related to LBP Activities				
23	Amount of Line 21 Related to Section 504 Compliance				
24	Amount of Line 21 Related to Security - Soft Costs				
25	Amount of Line 21 Related to Security - Hard Costs				
26	Amount of Line 21 Related to Energy Conservation Measures				

To be completed for the Performance and Evaluation Report or a Revised Annual Statement. (2) To be completed for the Performance and Evaluation Report.

Signature of Executive Director and Date

Signature of Public Housing Director/Office of Native American Programs Administrator and Date

Capital Fund Program

Capital Fund Program No:

MS26R00550109 First Increment

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Capital Fund Program Tables

Annual Statement/Performance and Evaluation Report and Evaluation Report

Part II: Supporting Pages

Capital Fund Program

Capital Fund Program No:

MS26R00550109 First Increment

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Signature of Public Housing Director/Office of Native American Programs Administrator and Date

Performance and Evaluation Report
Capital Funds Program (CFP) Part 1: Summary

REPLACEMENT HOUSING FUNDING (RHF) FIRST INCREMENT

PHA Name: Biloxi Housing Authority	Capital Fund Program No: MS26R00550209 Second Increment	Federal FY of Grant: 2009
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<input type="checkbox"/> Original Annual Statement <input checked="" type="checkbox"/> Performance and Evaluation Report for Program 6-30-2011		<input type="checkbox"/> Reserved for Disasters/Emergencies <input type="checkbox"/> Revised Annual Statement/Revision Number _____ <input type="checkbox"/> Final Performance and Evaluation Report for Program _____	
Line No.	Summary by Development Account	Total Estimated Cost	Total Actual Cost
1	Total Non-Capital Funds		
2	1406 Operating Expenses		
3	1408 Management Improvements		
4	1410 Administration		
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6	1415 Liquidated Damages		
7	1430 Fees and Costs		
8	1440 Site Acquisition		
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10	1460 Dwelling Structures		
11	1465.1 Dwelling Equipment-Nonexpendable		
12	1470 Nondwelling Structures		
13	1475 Nondwelling Equipment		
14	1485 Demolition		
15	1490 Replacement Reserve		
16	1492 Moving to Work Demonstration		
17	1495.1 Relocation Costs	219,381.00	
18	1499 Development Activities		
19	1501 Collateralization or Debt Service		
20	1502 Contingency		
21	Amount of Annual Grant (sums of lines 2-20)	219,381.00	0.00
22	Amount of line 21 Related to LBP Activities		
23	Amount of Line 21 Related to Section 504 Compliance		
24	Amount of Line 21 Related to Security - Soft Costs		
25	Amount of Line 21 Related to Security - Hard Costs		
26	Amount of Line 21 Related to Energy Conservation Measures		

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Signature of Executive Director and Date	Signature of Public Housing Director/Office of Native American Programs Administrator and Date

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Capital Fund Program No:

MS26R00550209 Second Increment

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Signature of Public Housing Director/Office of Native American Programs Administrator and Date

U.S. Department of Housing
and Urban Development
Office of Public and Indian Housing

Performance and Evaluation Report
Capital Funds Program (CFP) Part 1: Summary

REPLACEMENT HOUSING FUNDING (RHF) FIRST INCREMENT

PHA Name: Biloxi Housing Authority		Capital Fund Program No: MS26R00550309 Third Increment		Federal FY of Grant: 2009	
<input type="checkbox"/> Original Annual Statement <input checked="" type="checkbox"/> Performance and Evaluation Report for Program 6-30-2011		<input type="checkbox"/> Reserved for Disasters/Emergencies <input checked="" type="checkbox"/> Revised Annual Statement/Revision Number 1		<input type="checkbox"/> Final Performance and Evaluation Report for Program <input type="checkbox"/> Total Actual Cost	
Line No.	Summary by Development Account	Original	Revised	Obligated	Expended
1	Total Non-Capital Funds				
2	1406 Operating Expenses				
3	1408 Management Improvements				
4	1410 Administration				
5	1411 Audit				
6	1415 Liquidated Damages				
7	1430 Fees and Costs				
8	1440 Site Acquisition				
9	1450 Site Improvement				
10	1460 Dwelling Structures				
11	1465.1 Dwelling Equipment-Nonexpendable				
12	1470 Nondwelling Structures				
13	1475 Nondwelling Equipment				
14	1485 Demolition				
15	1490 Replacement Reserve				
16	1492 Moving to Work Demonstration				
17	1495.1 Relocation Costs	190,071.00			
18	1499 Development Activities				
19	1501 Collateralization or Debt Service				
20	1502 Contingency				
21	Amount of Annual Grant (sums of lines 2-20)	190,071.00	0.00		
22	Amount of line 21 Related to LBP Activities				
23	Amount of Line 21 Related to Section 504 Compliance				
24	Amount of Line 21 Related to Security - Soft Costs				
25	Amount of Line 21 Related to Security - Hard Costs				
26	Amount of Line 21 Related to Energy Conservation Measures				

To be completed for the Performance and Evaluation Report or a Revised Annual Statement.

(2) To be completed for the Performance and Evaluation Report.

Signature of Executive Director and Date

Signature of Public Housing Director/Office of Native American Programs Administrator and Date

MS26R00550309 Third Increment

Page 2 of 3

Part II: Supporting Pages

Capital Fund Program	Replacement Housing Funding (RHF)
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Capital Fund Program No:

MS26R00550309 Third Increment

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To be completed for the Performance and Evaluation Report or a Revised Annual Statement.	(2) To be completed for the Performance and Evaluation Report.
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Signature of Executive Director and Date	Signature of Public Housing Director/Office of Native American Programs Administrator and Date
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**U.S. Department of Housing
and Urban Development**
Office of Public and Indian Housing

**Performance and Evaluation Report
Capital Funds Program (CFP) Part 1: Summary**

REPLACEMENT HOUSING FUNDING (RHF) FIRST INCREMENT

PHA Name: Biloxi Housing Authority		Capital Fund Program No: MS26R00550108 First Increment		Federal FY of Grant: 2008	
<input type="checkbox"/> Original Annual Statement <input checked="" type="checkbox"/> Performance and Evaluation Report for Program 6-30-2011		<input type="checkbox"/> Reserved for Disasters/Emergencies <input type="checkbox"/> Revised Annual Statement/Revision Number _____ <input type="checkbox"/> Final Performance and Evaluation Report for Program _____			
Line No.	Summary by Development Account	Original	Revised	Obligated	Expended
1	Total Non-Capital Funds				
2	1406 Operating Expenses				
3	1408 Management Improvements				
4	1410 Administration				
5	1411 Audit				
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7	1430 Fees and Costs				
8	1440 Site Acquisition				
9	1450 Site Improvement				
10	1460 Dwelling Structures				
11	1465.1 Dwelling Equipment-Nonexpendable				
12	1470 Nondwelling Structures				
13	1475 Nondwelling Equipment				
14	1485 Demolition				
15	1490 Replacement Reserve				
16	1492 Moving to Work Demonstration				
17	1495.1 Relocation Costs				
18	1499 Development Activities	441,152.00	441,152.00	70,400.00	70,400.00
19	1501 Collateralization or Debt Service				
20	1502 Contingency				
21	Amount of Annual Grant (sums of lines 2-20)	441,152.00	441,152.00	70,400.00	70,400.00
22	Amount of line 21 Related to LBP Activities				
23	Amount of Line 21 Related to Section 504 Compliance				
24	Amount of Line 21 Related to Security - Soft Costs				
25	Amount of Line 21 Related to Security - Hard Costs				
26	Amount of Line 21 Related to Energy Conservation Measures				
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Signature of Executive Director and Date		Signature of Public Housing Director/Office of Native American Programs Administrator and Date			

Annual Performance and Evaluation Report and Evaluation Report

Part II: Supporting Pages

Capital Fund Program

Capital Fund Program No:

MS26R00550108 First Increment

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Signature of Public Housing Director/Office of Native American Programs Administrator and Date

Capital Fund Program	Replacement Housing Funding (RHF)	MS26R00550108 First Increment

MS26R00550108 First Increment

					(2) To be completed for the Performance and Evaluation Report.
To be completed for the Performance and Evaluation Report or a Revised Annual Statement.					
Signature of Executive Director and Date					Signature of Public Housing Director/Office of Native American Programs Administrator and Date

**BILOXI HOUSING AUTHORITY
2012 AGENCY PLAN PUBLIC HEARING
OCTOBER 11, 2011
SIGN-IN**

Name	Development
1. DIANE MOSBY	BHA
2. Bobby Henry	BHA
3. Joe Kelly	BHA
4. Shantel McKay	BHA
5. Hunter McClure	BHA
6. Myra Smith	BHA
7. Kelly	BHA
8.	
9.	
10.	
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**Biloxi Housing Authority
Notice of Public Hearing
2012 Agency Plan**

A Public Hearing will be held on Tuesday, October 11, 2011 at 4:00 pm in the board room of the Oakwood Village Administrative Office, 330 Benachi Avenue, Biloxi, Mississippi.

The purpose of the hearing is to obtain input from the city residents in reference to the Biloxi Housing Authority's Five-Year Agency Plan and Annual Plan submission to the U. S. Department of Housing and Urban Development for fiscal year 2012. All residents are encouraged to attend this hearing.

A copy of the Five-Year Agency Plan and Annual Plan will be available beginning Wednesday, August 2, 2011 from 9:00 am until 3:00 pm Monday thru Friday, prior to the public hearing at the address listed above.

Persons may also submit written comments prior to the public hearing to: Bobby Hensley – Executive Director, Biloxi Housing Authority, and 330 Benachi Avenue, Biloxi, MS 39530.